Northwest Territories Bureau of Statistics

T-Stat

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Small Business Profiles

NWT small business profiles for 1993 and 1995 are now available for downloading. These profiles were developed by Statistics Canada with the support of provincial, territorial and federal government departments responsible for statistics and small business programs.

Profiles are for **download only,** and are available in Adobe PDF, and Microsoft Word formats.

1993

Small Business Profiles

1995

1995

Small Business Profiles

Code	Profile Definitions
D0000	Mining (Including Milling), Quarrying And Oil Well Industries
D0900	Service Industries Incidental to Mineral Extraction
D0920	Service Industries Incidental to Mining
D0929	Other Service Industries Incidental to Mining
E0000	Manufacturing Industries
F0000	Construction Industries
F4000	Building, Developing and General Contracting Industries
F4010	Residential Building and Development
F4011	Single Family Housing
F4013	Residential Renovation
F4200	Trade Contracting Industries
F4210	Site Work
F4214	Excavating and Grading
F4240	Plumbing, Heating and Air Conditioning, Mechanical Work
F4241	Plumbing
F4260	Electrical Work
F4261	Electrical Work
F4270	Interior and Finishing Work
F4274	Finish Carpentry
F4275	Painting and Decorating Work
G0000	Transportation And Storage Industries
G4500	Transportation Industries
G4510	Air Transport Industries

G4512	Non-Scheduled Air Transport, Chartered, Industry
G4520	Service Industries Incidental to Air Transport
G4522	Aircraft Rental Industry
G4560	Truck Transport Industries
G4561	General Freight Trucking Industry
G4564	Dry Bulk Materials Trucking Industry
G4580	Other Transportation Industries
G4581	Taxicab Industry
H0000	Communication And Other Utility Industries
H4800	Communication Industries
H4810	Telecommunication Broadcasting Industries
I0000	Wholesale Trade Industries
I5100	Petroleum Products Industries, Wholesale
I5110	Petroleum Products, Wholesale
I5111	Petroleum Products, Wholesale
I5700	Machinery, Equipment and Supplies Industries, Wholesale
I5900	Other Products Industries, Wholesale
J0000	Retail Trade Industries
J6000	Food, Beverage and Drug Industries, Retail
J6010	Food Stores
J6012	Grocery Stores (Exc. Supermarkets)
J6014	Candy and Nut Stores
J6100	Shoe, Apparel, Fabric and Yarn Industries, Retail
J6300	Automotive Vehicles, Parts and Accessories Industries, Sales and
J6350	Service
J6351	Motor Vehicle Repair Shops
J6400	Garages (General Repairs)
J6410	General Retail Merchandising Industries
J6413	General Merchandise Stores
J6500	Other General Merchandise Stores
J6580	Other Retail Store Industries
J6582	Toy, Hobby, Novelty and Souvenir Stores
J6590	Gift, Novelty and Souvenir Stores
J6900	Other Retail Stores
J6920	Non-store Retail Industries
J6921	Direct Sellers
K0000	Direct Sellers
K7200	Finance And Insurance Industries
K7210	Investment Intermediary Industries
K7214	Portfolio Investment Intermediaries
K7215	Investment Companies
K7400	Holding Companies
K7490	Other Financial Intermediary Industries
K7499	Other Financial Intermediaries n.e.c.
L0000	Other Financial Intermediaries n.e.c.
L7500	Real Estate Operator And Insurance Agent Industries
L7510	Real Estate Operator Industries (Except Developers)
L7511	Operators of Buildings and Dwellings
L7512	Operators of Residential Buildings and Dwellings
L7600	Operators of Non-Residential Buildings
L7610	Insurance and Real Estate Agent Industries
L7611	Insurance and Real Estate Agencies
M0000	Insurance and Real Estate Agencies

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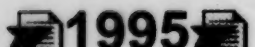
M7700	Business Service Industries
M7720	Business Service Industries
M7721	Computer and Related Services
M7730	Computer Services
M7739	Accounting and Bookkeeping Services
M7740	Other Accounting and Bookkeeping Services
M7750	Advertising Services
M7759	Architectural, Engineering and Other Scientific and Technical Services
M7770	Other Scientific and Technical Services
M7771	Management Consulting Services
M7790	Management Consulting Services
M7791	Other Business Services
M7799	Security and Investigation Services
P0000	Other Business Services n.e.c.
P8600	Health And Social Service Industries
P8620	Health and Social Service Industries
P8629	Other Institutional Health and Social Services
P8640	Other Institutional Health and Social Services n.e.c.
P8641	Non-Institutional Social Services
Q0000	Child Day-Care and Nursery School Services
Q9100	Accommodation, Food And Beverage Service Industries
Q9110	Accommodation Service Industries
Q9114	Hotels, Motels and Tourist Courts
Q9140	Guest Houses and Tourist Homes
Q9141	Recreation and Vacation Camps
Q9200	Outfitters (Hunting and Fishing Camps)
Q9210	Food and Beverage Service Industries
Q9211	Food Services
R0000	Restaurants, Licensed
R9600	Other Service Industries
R9700	Amusement and Recreational Service Industries
R9710	Personal and Household Service Industries
R9712	Barber and Beauty Shops
R9720	Beauty Shops
R9790	Laundries and Cleaners
R9799	Other Personal and Household Services
R9900	Other Personal and Household Services n.e.c.
R9910	Other Service Industries
R9912	Machinery and Equipment Rental and Leasing Services
R9940	Audio-Visual Equipment Rental and Leasing
R9950	Other Repair Services
R9953	Services to Buildings and Dwellings
R9960	Janitorial Services
R9961	Travel Services
R9962	Ticket and Travel Agencies
R9990	Tour Wholesalers and Operators
R9999	Other Services n.e.c.
Z0000	Other Services n.e.c.
	Total All Industries

Documentation, restrictions on use, and other information will follow.

1995

1993

Small Business Profiles



Small Business Profiles

D0000 Mining (Including Milling), Quarrying And Oil Well Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	57	25	x	57	211	
High value	5,000	57	5,000	x	57	211	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	254.5 (A)	45.8	463.5	x	x	100.2	828.7	100.0
Cost of goods sold	30.4 (A)	-	60.7	x	x	20.6	100.8	36.4
Purchases and materials	29.0 (A)	-	58.1	x	x	15.3	100.8	36.4
Closing inventory	0.3 (A)	-	0.6	x	x	1.3	-	9.1
Opening inventory	1.8 (A)	-	3.3	x	x	6.6	-	9.1
Wages, salaries and benefits	91.0 (A)	5.1	176.8	x	x	15.9	337.7	72.7
Direct	1.4 (A)	-	2.9	x	x	5.8	-	9.1
Indirect	89.5 (A)	5.1	173.9	x	x	10.1	337.7	63.6
Occupancy expenses	41.8 (A)	4.5	78.6	x	x	37.0	120.2	100.0
Depreciation	14.7 (A)	2.9	26.4	x	x	8.6	44.2	81.8
Repairs and maintenance	10.7 (A)	0.5	21.0	x	x	9.6	32.4	63.6
Fuel and oil	3.2 (A)	-	6.4	x	x	3.9	9.0	18.2
Utilities	4.9 (A)	0.9	8.9	x	x	3.8	14.2	72.7
Rent	8.1 (A)	0.2	15.9	x	x	11.4	20.5	45.5
Financial expenses	17.4 (A)	0.2	34.5	x	x	22.4	46.6	90.9
Interest and bank charges	11.7 (A)	-	23.3	x	x	18.8	27.9	81.8
Professional fees	5.7 (A)	0.1	11.2	x	x	3.6	18.7	63.6
General expenses	18.0 (A)	4.5	31.5	x	x	24.2	36.7	100.0
Advertising	2.6 (A)	0.4	4.8	x	x	0.6	9.0	54.5
Delivery expenses	13.2 (A)	3.6	22.9	x	x	23.0	22.7	81.8
Insurance	2.2 (A)	0.5	3.8	x	x	0.6	7.0	63.6
Other expenses	66.7 (A)	7.2	126.3	x	x	38.3	214.3	100.0
Total expenses	265.0 (A)	21.6	508.4	x	x	158.4	858.5	100.0
Net profit/loss	-10.5 (B)	24.0	-45.0	x	x	-58.2	-31.7	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	11.9 (A)	0.1	13.1	x	x	20.6	12.2	36.4
Purchases and materials	11.4 (A)	0.1	12.5	x	x	15.3	12.2	36.4
Closing inventory	0.1 (A)	-	0.1	x	x	1.3	-	9.1
Opening inventory	0.6 (A)	-	0.7	x	x	6.6	-	9.1
Wages, salaries and benefits	35.7 (A)	11.2	38.1	x	x	15.8	40.9	72.7
Direct	0.6 (A)	-	0.6	x	x	5.8	-	9.1
Indirect	35.2 (A)	11.2	37.5	x	x	10.0	40.9	63.6
Occupancy expenses	16.3 (A)	9.9	17.0	x	x	37.0	14.5	100.0
Depreciation	5.8 (A)	6.5	5.7	x	x	8.6	5.3	81.8
Repairs and maintenance	4.2 (A)	1.1	4.5	x	x	9.6	3.9	63.6
Fuel and oil	1.3 (A)	-	1.4	x	x	3.9	1.1	18.2
Utilities	1.9 (A)	1.9	1.9	x	x	3.6	1.7	72.7
Rent	3.2 (A)	0.5	3.4	x	x	11.3	2.5	45.5
Financial expenses	6.8 (A)	0.4	7.4	x	x	22.3	5.6	90.9
Interest and bank charges	4.6 (A)	0.1	5.0	x	x	18.7	3.4	81.8
Professional fees	2.2 (A)	0.3	2.4	x	x	3.6	2.3	63.6
General expenses	7.1 (A)	9.9	6.8	x	x	24.1	4.7	100.0
Advertising	1.0 (A)	0.9	1.0	x	x	0.6	1.1	54.5
Delivery expenses	5.2 (A)	7.9	4.9	x	x	23.0	2.7	81.8
Insurance	0.8 (A)	1.1	0.8	x	x	0.6	0.9	63.6
Other expenses	26.2 (A)	15.8	27.3	x	x	38.3	25.9	100.0
Total expenses	104.1 (A)	47.3	109.7	x	x	158.1	103.8	100.0
Net profit/loss	-4.1 (B)	52.7	-9.7	x	x	-58.1	-3.8	100.0

(continued)

D0000 Mining (Including Milling), Quarrying And Oil Well Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	71						
Gross operating revenue	131.4 (A)	47.3	257.9	x	x	x	x
Total expenses	102.7 (A)	18.8	229.1	x	x	x	x
Net profit	28.6 (A)	28.6	28.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	81						
Gross operating revenue	644.8 (A)	50.0	1,235.4	x	x	x	x
Total expenses	565.5 (A)	31.5	1,095.8	x	x	x	x
Net profit	79.3 (A)	18.6	139.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	1,115.8 (A)	x	x	x	x	x	x
Total current assets	531.1 (A)	x	x	x	x	x	x
Accounts receivable	44.6 (A)	x	x	x	x	x	x
Closing inventory	0.7 (A)	x	x	x	x	x	x
Other current assets	485.7 (A)	x	x	x	x	x	x
Net fixed assets	528.3 (A)	x	x	x	x	x	x
Other assets and adjustments	55.4 (A)	x	x	x	x	x	x
Total liabilities	912.9 (A)	x	x	x	x	x	x
Total current liabilities	378.9 (A)	x	x	x	x	x	x
Current bank loans	164.2 (A)	x	x	x	x	x	x
Other current liabilities	214.8 (A)	x	x	x	x	x	x
Long-term bank loans	92.9 (A)	x	x	x	x	x	x
Other liabilities and adjustments	441.1 (A)	x	x	x	x	x	x
Total equity	202.9 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.4	x	x	x	x	x	x
Debt to equity ratio	4.5	x	x	x	x	x	x
Interest coverage ratio	-1.2	x	x	x	x	x	x
Debt ratio	0.8	x	x	x	x	x	x
Revenue to equity ratio	2.6	x	x	x	x	x	x
Revenue to closing inventories ratio	701.1	x	x	x	x	x	x
				(percent)			
Current debt to equity	186.7	x	x	x	x	x	x
Net profit to equity	-29.6	x	x	x	x	x	x
Net fixed assets to equity	260.4	x	x	x	x	x	x
Gross margin	46.2	x	x	x	x	x	x
Return on total assets	-3.0	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	31.2	x	x	x	x	x	x

D0900 Service Industries Incidental to Mineral Extraction

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	57	25	x	57	x	
High value	5,000	57	5,000	x	57	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	268.3 (A)	44.7	487.9	x	x	x	x	100.0
Cost of goods sold	27.2 (A)	-	54.3	x	x	x	x	30.0
Purchases and materials	27.2 (A)	-	54.3	x	x	x	x	30.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	98.4 (A)	5.5	187.3	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	98.4 (A)	5.5	187.3	x	x	x	x	70.0
Occupancy expenses	41.7 (A)	4.7	78.8	x	x	x	x	100.0
Depreciation	15.8 (A)	3.0	28.6	x	x	x	x	90.0
Repairs and maintenance	9.8 (A)	0.5	18.7	x	x	x	x	60.0
Fuel and oil	2.4 (A)	-	4.8	x	x	x	x	10.0
Utilities	5.2 (A)	0.9	9.5	x	x	x	x	70.0
Rent	8.7 (A)	0.2	17.1	x	x	x	x	50.0
Financial expenses	14.9 (A)	0.2	29.7	x	x	x	x	90.0
Interest and bank charges	9.0 (A)	0.1	17.9	x	x	x	x	80.0
Professional fees	5.9 (A)	0.1	11.8	x	x	x	x	60.0
General expenses	17.9 (A)	4.7	31.1	x	x	x	x	100.0
Advertising	2.8 (A)	0.4	5.2	x	x	x	x	60.0
Delivery expenses	12.9 (A)	3.8	22.1	x	x	x	x	80.0
Insurance	2.2 (A)	0.6	3.9	x	x	x	x	60.0
Other expenses	70.1 (A)	6.5	133.6	x	x	x	x	100.0
Total expenses	268.3 (A)	21.7	514.8	x	x	x	x	100.0
Net profit/loss	-2.0 (C)	23.0	-26.9	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	10.2 (A)	0.1	11.1	x	x	x	x	30.0
Purchases and materials	10.2 (A)	0.1	11.1	x	x	x	x	30.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	36.2 (A)	12.3	38.4	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	36.2 (A)	12.3	38.4	x	x	x	x	70.0
Occupancy expenses	15.7 (A)	10.5	16.2	x	x	x	x	100.0
Depreciation	5.9 (A)	6.8	5.9	x	x	x	x	90.0
Repairs and maintenance	3.6 (A)	1.2	3.8	x	x	x	x	60.0
Fuel and oil	0.9 (A)	-	1.0	x	x	x	x	10.0
Utilities	2.0 (A)	2.1	1.9	x	x	x	x	70.0
Rent	3.3 (A)	0.5	3.5	x	x	x	x	50.0
Financial expenses	5.6 (A)	0.4	6.1	x	x	x	x	90.0
Interest and bank charges	3.4 (A)	0.1	3.7	x	x	x	x	80.0
Professional fees	2.2 (A)	0.3	2.4	x	x	x	x	60.0
General expenses	6.7 (A)	10.6	6.4	x	x	x	x	100.0
Advertising	1.1 (A)	1.0	1.1	x	x	x	x	60.0
Delivery expenses	4.8 (A)	8.4	4.5	x	x	x	x	80.0
Insurance	0.8 (A)	1.2	0.8	x	x	x	x	60.0
Other expenses	26.3 (A)	14.7	27.4	x	x	x	x	100.0
Total expenses	100.7 (A)	48.6	105.5	x	x	x	x	100.0
Net profit/loss	-0.7 (C)	51.4	-5.5	x	x	x	x	100.0

(continued)

D0900 Service Industries Incidental to Mineral Extraction *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	77						
Gross operating revenue	131.4 (A)	46.4	235.4	x	x	x	x
Total expenses	102.7 (A)	18.7	205.7	x	x	x	x
Net profit	28.6 (A)	27.7	29.8	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	81						
Gross operating revenue	644.8 (A)	50.0	1,235.4	x	x	x	x
Total expenses	585.5 (A)	31.5	1,095.8	x	x	x	x
Net profit	79.3 (A)	18.6	139.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	1,148.8 (A)	x	x	x	x	x	x
Total current assets	631.2 (A)	x	x	x	x	x	x
Accounts receivable	52.0 (A)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	579.2 (A)	x	x	x	x	x	x
Net fixed assets	449.8 (A)	x	x	x	x	x	x
Other assets and adjustments	67.7 (A)	x	x	x	x	x	x
Total liabilities	866.9 (A)	x	x	x	x	x	x
Total current liabilities	328.7 (A)	x	x	x	x	x	x
Current bank loans	87.8 (A)	x	x	x	x	x	x
Other current liabilities	241.0 (A)	x	x	x	x	x	x
Long-term bank loans	111.4 (A)	x	x	x	x	x	x
Other liabilities and adjustments	426.7 (A)	x	x	x	x	x	x
Total equity	281.9 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.9	x	x	x	x	x	x
Debt to equity ratio	3.1	x	x	x	x	x	x
Interest coverage ratio	-1.1	x	x	x	x	x	x
Debt ratio	0.8	x	x	x	x	x	x
Revenue to equity ratio	2.1	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	116.6	x	x	x	x	x	x
Net profit to equity	-17.0	x	x	x	x	x	x
Net fixed assets to equity	159.6	x	x	x	x	x	x
Gross margin	47.4	x	x	x	x	x	x
Return on total assets	-2.2	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	31.4	x	x	x	x	x	x

D0920 Service Industries Incidental to Mining

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	x	25	x	x	x	
High value	5,000		x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	356.2	(A)	x	x	x	x	x	x	100.0
Cost of goods sold	38.0	(A)	x	x	x	x	x	x	33.3
Purchases and materials	38.0	(A)	x	x	x	x	x	x	33.3
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	-	(A)	x	x	x	x	x	x	-
Wages, salaries and benefits	140.0	(A)	x	x	x	x	x	x	66.7
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	140.0	(A)	x	x	x	x	x	x	66.7
Occupancy expenses	34.9	(A)	x	x	x	x	x	x	100.0
Depreciation	16.8	(A)	x	x	x	x	x	x	83.3
Repairs and maintenance	3.9	(A)	x	x	x	x	x	x	50.0
Fuel and oil	-	(A)	x	x	x	x	x	x	-
Utilities	4.9	(A)	x	x	x	x	x	x	50.0
Rent	9.4	(A)	x	x	x	x	x	x	33.3
Financial expenses	17.4	(A)	x	x	x	x	x	x	100.0
Interest and bank charges	10.7	(A)	x	x	x	x	x	x	83.3
Professional fees	6.7	(A)	x	x	x	x	x	x	66.7
General expenses	8.4	(A)	x	x	x	x	x	x	100.0
Advertising	3.3	(A)	x	x	x	x	x	x	50.0
Delivery expenses	3.9	(A)	x	x	x	x	x	x	83.3
Insurance	1.2	(A)	x	x	x	x	x	x	33.3
Other expenses	98.3	(A)	x	x	x	x	x	x	100.0
Total expenses	337.1	(A)	x	x	x	x	x	x	100.0
Net profit/loss	19.2	(A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	10.7	(A)	x	x	x	x	x	x	33.3
Purchases and materials	10.7	(A)	x	x	x	x	x	x	33.3
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	-	(A)	x	x	x	x	x	x	-
Wages, salaries and benefits	39.3	(A)	x	x	x	x	x	x	66.7
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	39.3	(A)	x	x	x	x	x	x	66.7
Occupancy expenses	9.8	(A)	x	x	x	x	x	x	100.0
Depreciation	4.7	(A)	x	x	x	x	x	x	83.3
Repairs and maintenance	1.1	(A)	x	x	x	x	x	x	50.0
Fuel and oil	-	(A)	x	x	x	x	x	x	-
Utilities	1.4	(A)	x	x	x	x	x	x	50.0
Rent	2.6	(A)	x	x	x	x	x	x	33.3
Financial expenses	4.9	(A)	x	x	x	x	x	x	100.0
Interest and bank charges	3.0	(A)	x	x	x	x	x	x	83.3
Professional fees	1.9	(A)	x	x	x	x	x	x	66.7
General expenses	2.4	(A)	x	x	x	x	x	x	100.0
Advertising	0.9	(A)	x	x	x	x	x	x	50.0
Delivery expenses	1.1	(A)	x	x	x	x	x	x	83.3
Insurance	0.3	(A)	x	x	x	x	x	x	33.3
Other expenses	27.6	(A)	x	x	x	x	x	x	100.0
Total expenses	94.6	(A)	x	x	x	x	x	x	100.0
Net profit/loss	5.4	(A)	x	x	x	x	x	x	100.0

(continued)

D0920 Service Industries Incidental to Mining *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	85						
Gross operating revenue	935.0 (A)	x	x	x	x	x	x
Total expenses	829.2 (A)	x	x	x	x	x	x
Net profit	105.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

D0929 Other Service Industries Incidental to Mining

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	356.2 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	38.0 (A)	x	x	x	x	x	x	33.3
Purchases and materials	38.0 (A)	x	x	x	x	x	x	33.3
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	140.0 (A)	x	x	x	x	x	x	66.7
Direct	- (A)	x	x	x	x	x	x	-
Indirect	140.0 (A)	x	x	x	x	x	x	66.7
Occupancy expenses	34.9 (A)	x	x	x	x	x	x	100.0
Depreciation	16.8 (A)	x	x	x	x	x	x	83.3
Repairs and maintenance	3.9 (A)	x	x	x	x	x	x	50.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	4.9 (A)	x	x	x	x	x	x	50.0
Rent	9.4 (A)	x	x	x	x	x	x	33.3
Financial expenses	17.4 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	10.7 (A)	x	x	x	x	x	x	83.3
Professional fees	6.7 (A)	x	x	x	x	x	x	66.7
General expenses	8.4 (A)	x	x	x	x	x	x	100.0
Advertising	3.3 (A)	x	x	x	x	x	x	50.0
Delivery expenses	3.9 (A)	x	x	x	x	x	x	83.3
Insurance	1.2 (A)	x	x	x	x	x	x	33.3
Other expenses	98.3 (A)	x	x	x	x	x	x	100.0
Total expenses	337.1 (A)	x	x	x	x	x	x	100.0
Net profit/loss	19.2 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	10.7 (A)	x	x	x	x	x	x	33.3
Purchases and materials	10.7 (A)	x	x	x	x	x	x	33.3
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	39.3 (A)	x	x	x	x	x	x	66.7
Direct	- (A)	x	x	x	x	x	x	-
Indirect	39.3 (A)	x	x	x	x	x	x	66.7
Occupancy expenses	9.8 (A)	x	x	x	x	x	x	100.0
Depreciation	4.7 (A)	x	x	x	x	x	x	83.3
Repairs and maintenance	1.1 (A)	x	x	x	x	x	x	50.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	1.4 (A)	x	x	x	x	x	x	50.0
Rent	2.6 (A)	x	x	x	x	x	x	33.3
Financial expenses	4.9 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	3.0 (A)	x	x	x	x	x	x	83.3
Professional fees	1.9 (A)	x	x	x	x	x	x	66.7
General expenses	2.4 (A)	x	x	x	x	x	x	100.0
Advertising	0.9 (A)	x	x	x	x	x	x	50.0
Delivery expenses	1.1 (A)	x	x	x	x	x	x	83.3
Insurance	0.3 (A)	x	x	x	x	x	x	33.3
Other expenses	27.6 (A)	x	x	x	x	x	x	100.0
Total expenses	94.6 (A)	x	x	x	x	x	x	100.0
Net profit/loss	5.4 (A)	x	x	x	x	x	x	100.0

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D0929 Other Service Industries Incidental to Mining *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	85						
Gross operating revenue	935.0 (A)	x	x	x	x	x	x
Total expenses	829.2 (A)	x	x	x	x	x	x
Net profit	105.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

E0000 Manufacturing Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	77	25	x	77	353	
High value	5,000	77	5,000	x	77	353	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	284.4 (A)	31.5	537.4	x	x	183.7	911.1	100.0
Cost of goods sold	159.7 (A)	8.7	310.8	x	x	79.9	541.6	85.7
Purchases and materials	190.4 (A)	8.7	372.1	x	x	250.5	493.7	85.7
Closing inventory	91.4 (A)	0.8	181.9	x	x	200.3	163.6	71.4
Opening inventory	60.7 (A)	0.8	120.6	x	x	29.7	211.5	64.3
Wages, salaries and benefits	86.6 (A)	-	173.2	x	x	65.9	280.5	57.1
Direct	47.8 (A)	-	95.6	x	x	35.6	155.7	42.9
Indirect	38.8 (A)	-	77.6	x	x	30.3	124.9	50.0
Occupancy expenses	93.6 (A)	5.7	193.4	x	x	31.4	355.5	100.0
Depreciation	79.8 (A)	2.6	156.9	x	x	13.6	300.3	100.0
Repairs and maintenance	2.2 (A)	0.8	3.7	x	x	2.9	4.4	64.3
Fuel and oil	- (A)	-	-	x	x	-	-	-
Utilities	12.2 (A)	1.2	23.3	x	x	9.2	37.4	100.0
Rent	5.4 (A)	1.2	9.6	x	x	5.8	13.4	50.0
Financial expenses	8.2 (A)	2.0	14.4	x	x	9.2	19.6	92.9
Interest and bank charges	3.8 (A)	0.5	7.1	x	x	8.2	8.1	85.7
Professional fees	4.4 (A)	1.5	7.3	x	x	3.0	11.6	85.7
General expenses	7.4 (A)	2.6	12.3	x	x	5.7	18.9	100.0
Advertising	3.5 (A)	0.3	6.6	x	x	1.8	11.5	78.6
Delivery expenses	3.0 (A)	2.0	3.9	x	x	2.6	5.3	78.6
Insurance	1.0 (A)	0.3	1.8	x	x	1.5	2.1	57.1
Other expenses	42.3 (A)	5.1	79.6	x	x	26.7	132.5	100.0
Total expenses	403.9 (A)	24.1	783.7	x	x	218.8	1,348.7	100.0
Net profit/loss	-119.5 (A)	7.4	-246.3	x	x	-55.1	-437.5	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	56.2 (A)	27.7	57.8	x	x	48.8	59.4	85.7
Purchases and materials	66.9 (A)	27.7	69.2	x	x	153.0	54.2	85.7
Closing inventory	32.1 (A)	2.5	33.9	x	x	122.3	18.0	71.4
Opening inventory	21.3 (A)	2.5	22.4	x	x	18.1	23.2	64.3
Wages, salaries and benefits	30.5 (A)	-	32.2	x	x	40.3	30.8	57.1
Direct	16.8 (A)	-	17.8	x	x	21.8	17.1	42.9
Indirect	13.6 (A)	-	14.4	x	x	18.5	13.7	50.0
Occupancy expenses	35.0 (A)	18.2	36.0	x	x	19.2	39.0	100.0
Depreciation	28.0 (A)	8.4	29.2	x	x	8.3	33.0	100.0
Repairs and maintenance	0.8 (A)	2.5	0.7	x	x	1.8	0.5	64.3
Fuel and oil	- (A)	-	-	x	x	-	-	-
Utilities	4.3 (A)	3.7	4.3	x	x	5.6	4.1	100.0
Rent	1.9 (A)	3.7	1.8	x	x	3.5	1.5	50.0
Financial expenses	2.9 (A)	6.3	2.7	x	x	5.6	2.2	92.9
Interest and bank charges	1.3 (A)	1.6	1.3	x	x	3.8	0.9	85.7
Professional fees	1.5 (A)	4.7	1.4	x	x	1.8	1.3	85.7
General expenses	2.6 (A)	8.3	2.3	x	x	3.5	2.1	100.0
Advertising	1.2 (A)	1.1	1.2	x	x	1.0	1.3	78.6
Delivery expenses	1.0 (A)	6.3	0.7	x	x	1.6	0.8	78.6
Insurance	0.4 (A)	0.9	0.3	x	x	0.9	0.2	57.1
Other expenses	14.9 (A)	16.1	14.8	x	x	16.3	14.5	100.0
Total expenses	142.0 (A)	76.5	146.8	x	x	133.7	148.0	100.0
Net profit/loss	-42.0 (A)	23.5	-45.8	x	x	-33.7	-48.0	100.0

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E0000 Manufacturing Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	58						
Gross operating revenue	136.4 (A)	x	x	x	x	x	x
Total expenses	111.2 (A)	x	x	x	x	x	x
Net profit	25.3 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	489.3 (A)	x	x	x	x	x	x
Total expenses	809.2 (A)	x	x	x	x	x	x
Net loss	-319.8 (A)	x	x	x	x	x	x
1990							
Profitable:							
Percent of businesses	47						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	271.5 (A)	x	x	x	x	x	x
Total expenses	321.7 (A)	x	x	x	x	x	x
Net loss	-50.3 (A)	x	x	x	x	x	x
		INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	353	25	x	353	x
High value	5,000	353	5,000	x	353	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	871.0 (A)	660.3	1,081.6	x	x	x	x
Total current assets	333.5 (A)	305.8	361.3	x	x	x	x
Accounts receivable	103.2 (A)	56.6	149.7	x	x	x	x
Closing inventory	190.9 (A)	223.2	158.6	x	x	x	x
Other current assets	39.4 (A)	25.7	53.0	x	x	x	x
Net fixed assets	502.4 (A)	284.4	720.3	x	x	x	x
Other assets and adjustments	35.1 (A)	70.2	-	x	x	x	x
Total liabilities	1,394.1 (A)	754.6	2,033.5	x	x	x	x
Total current liabilities	403.3 (A)	448.1	358.5	x	x	x	x
Current bank loans	48.5 (A)	2.8	94.4	x	x	x	x
Other current liabilities	354.8 (A)	445.5	264.1	x	x	x	x
Long-term bank loans	12.8 (A)	25.1	-	x	x	x	x
Other liabilities and adjustments	978.2 (A)	281.3	1,675.0	x	x	x	x
Total equity	-523.1 (A)	-94.3	-951.9	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.8	0.7	1.0	x	x	x	x
Debt to equity ratio	-2.7	-8.0	-2.1	x	x	x	x
Interest coverage ratio	-35.5	-8.8	-59.7	x	x	x	x
Debt ratio	1.8	1.1	1.9	x	x	x	x
Revenue to equity ratio	-1.1	-1.9	-1.0	x	x	x	x
Revenue to closing inventories ratio	2.9	0.8	6.0	x	x	x	x
				(percent)			
Current debt to equity	-77.1	-475.2	-37.7	x	x	x	x
Net profit to equity	50.2	69.8	46.3	x	x	x	x
Net fixed assets to equity	-96.0	-301.6	-75.7	x	x	x	x
Gross margin	10.4	15.2	9.5	x	x	x	x
Return on total assets	-29.3	-8.9	-41.8	x	x	x	x
				(days)			
Collection period-accounts receivable	67.1	116.5	57.9	x	x	x	x

F0000 Construction Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	120							
				(thousands of dollars)				
Revenue Range: Low value	25	25	59	25	36	59	137	
High value	5,000	59	5,000	36	59	137	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	194.1 (B)	38.9	349.3	34.5	43.3	91.2	607.5	100.0
Cost of goods sold	51.9 (C)	7.3	96.5	7.2	7.3	8.3	184.7	65.0
Purchases and materials	50.5 (C)	7.3	93.7	7.3	7.3	7.8	179.5	65.0
Closing inventory	4.1 (C)	0.2	7.9	0.5	-	-	15.8	9.4
Opening inventory	5.4 (C)	0.2	10.7	0.4	-	0.5	20.9	11.1
Wages, salaries and benefits	46.1 (B)	3.3	88.9	0.7	5.8	19.8	158.0	82.1
Direct	x (F)	x	x	x	x	x	x	7.7
Indirect	42.2 (B)	3.3	81.1	0.7	5.8	19.6	142.5	76.9
Occupancy expenses	16.9 (A)	6.7	27.0	6.9	6.6	11.6	42.4	100.0
Depreciation	8.2 (A)	4.4	12.1	4.9	3.8	5.9	18.3	90.6
Repairs and maintenance	1.6 (B)	0.4	2.9	0.4	0.3	0.4	5.4	46.2
Fuel and oil	0.9 (B)	0.1	1.7	0.1	0.2	0.6	2.7	12.8
Utilities	3.2 (A)	1.2	5.1	1.0	1.4	1.9	8.3	85.5
Rent	3.0 (B)	0.7	5.2	0.5	0.9	2.7	7.7	50.4
Financial expenses	9.2 (A)	1.2	17.1	1.3	1.1	1.9	32.4	94.9
Interest and bank charges	3.2 (B)	0.2	6.2	0.2	0.1	1.2	11.2	81.2
Professional fees	6.0 (A)	1.0	10.9	1.0	1.0	0.7	21.2	87.2
General expenses	8.8 (A)	6.3	11.3	5.9	6.6	5.3	17.2	98.6
Advertising	0.8 (A)	0.2	1.3	0.1	0.3	0.9	1.8	58.1
Delivery expenses	6.1 (A)	5.3	7.0	5.0	5.6	2.9	11.1	67.5
Insurance	1.9 (A)	0.8	2.9	0.8	0.8	1.5	4.4	81.2
Other expenses	48.8 (B)	7.2	90.4	4.8	9.7	24.2	156.6	100.0
Total expenses	181.6 (B)	32.0	331.3	26.7	37.3	71.0	591.3	100.0
Net profit/loss	12.5 (B)	6.9	18.1	7.8	6.0	20.1	16.2	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	26.7 (B)	18.7	27.6	20.9	17.0	9.1	30.4	65.0
Purchases and materials	26.0 (B)	18.9	26.8	21.2	17.0	8.6	29.6	65.0
Closing inventory	2.1 (C)	0.6	2.3	1.4	-	-	2.6	9.4
Opening inventory	2.8 (C)	0.5	3.1	1.1	-	0.5	3.4	11.1
Wages, salaries and benefits	23.7 (B)	8.4	25.4	1.9	13.5	21.7	26.0	82.1
Direct	x (F)	x	x	x	x	x	x	7.7
Indirect	21.7 (B)	8.4	23.2	1.9	13.5	21.5	23.5	76.9
Occupancy expenses	8.7 (A)	17.3	7.7	19.9	15.3	12.7	7.0	100.0
Depreciation	4.2 (B)	11.2	3.5	14.1	8.8	6.5	3.0	90.6
Repairs and maintenance	0.8 (B)	1.0	0.8	1.2	0.8	0.4	0.9	46.2
Fuel and oil	0.5 (B)	0.4	0.5	0.3	0.4	0.7	0.5	12.8
Utilities	1.6 (A)	3.1	1.5	3.0	3.1	2.1	1.4	85.5
Rent	1.5 (B)	1.8	1.5	1.3	2.1	3.0	1.3	50.4
Financial expenses	4.7 (B)	3.1	4.9	3.7	2.6	2.1	5.3	94.9
Interest and bank charges	1.6 (B)	0.5	1.8	0.7	0.3	1.3	1.8	81.2
Professional fees	3.1 (B)	2.6	3.1	3.0	2.3	0.8	3.5	87.2
General expenses	4.5 (B)	16.1	3.2	17.1	15.3	5.8	2.8	98.6
Advertising	0.4 (B)	0.5	0.4	0.4	0.6	1.0	0.3	58.1
Delivery expenses	3.2 (B)	13.6	2.0	14.5	12.9	3.2	1.8	67.5
Insurance	1.0 (A)	2.0	0.8	2.3	1.8	1.8	0.7	81.2
Other expenses	25.2 (B)	18.6	25.9	13.8	22.5	26.5	25.8	100.0
Total expenses	93.6 (A)	82.3	94.8	77.4	86.2	77.9	97.3	100.0
Net profit/loss	6.4 (B)	17.7	5.2	22.6	13.8	22.1	2.7	100.0

(continued)

F0000 Construction Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	75						
Gross operating revenue	164.4 (B)	37.0	320.0	34.9	39.6	91.9	564.6
Total expenses	141.2 (B)	26.8	280.9	25.3	28.7	59.6	518.0
Net profit	23.2 (A)	10.2	39.2	9.7	10.9	32.3	46.6
Non-Profitable:							
Gross operating revenue	282.2 (B)	47.8	409.8	x	x	89.6	667.4
Total expenses	301.5 (B)	58.2	435.0	x	x	97.3	727.8
Net loss	-19.3 (B)	-8.4	-25.2	x	x	-7.7	-40.4
1993							
Profitable:							
Percent of businesses	77						
Gross operating revenue	316.4 (A)	60.1	605.8	39.5	78.6	207.0	1,046.1
Total expenses	282.1 (A)	39.8	555.5	24.9	53.2	167.3	984.4
Net profit	34.3 (A)	20.3	50.1	14.6	25.4	39.7	61.7
Non-Profitable:							
Gross operating revenue	472.4 (A)	58.0	745.9	40.0	82.1	192.8	1,169.0
Total expenses	511.7 (A)	71.9	800.7	54.8	99.9	225.5	1,240.8
Net loss	-39.4 (A)	-15.9	-54.8	-14.7	-17.8	-32.7	-71.8
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	50						
				(thousands of dollars)			
Revenue Range: Low value	25	25	430	25	250	430	795
High value	5,000	430	5,000	250	430	795	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	366.5 (A)	252.6	480.5	120.5	384.6	325.7	635.2
Total current assets	180.3 (B)	74.0	286.5	49.3	98.8	158.7	416.2
Accounts receivable	105.4 (B)	38.4	172.4	23.7	53.0	108.7	238.1
Closing inventory	x (F)	x	x	x	x	x	x
Other current assets	62.0 (B)	28.3	95.7	25.4	31.1	45.6	145.9
Net fixed assets	140.0 (B)	101.4	178.6	63.2	139.6	166.1	191.0
Other assets and adjustments	46.3 (C)	77.1	15.4	8.0	146.2	2.9	28.0
Total liabilities	289.1 (B)	204.0	374.1	108.7	299.3	266.3	461.9
Total current liabilities	142.9 (B)	67.2	218.7	45.0	89.3	113.2	324.2
Current bank loans	29.4 (B)	17.3	41.5	9.6	25.1	17.2	65.8
Other current liabilities	113.5 (B)	49.8	177.2	35.4	64.3	96.0	258.4
Long-term bank loans	24.0 (B)	1.2	46.7	2.4	-	85.6	7.8
Other liabilities and adjustments	122.2 (B)	135.6	108.7	61.3	210.0	67.5	129.8
Total equity	77.5 (B)	48.5	106.4	11.8	85.2	39.4	173.3
FINANCIAL RATIOS				(times)			
Current ratio	1.3	1.1	1.3	1.1	1.1	1.4	1.3
Debt to equity ratio	3.7	4.2	3.5	9.2	3.5	7.3	2.7
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	0.8	0.8	0.8	0.9	0.8	0.9	0.7
Revenue to equity ratio	8.5	4.8	10.2	10.4	3.8	15.1	9.1
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	184.5	138.4	205.6	380.7	104.8	288.9	187.1
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	180.7	209.0	167.9	534.8	163.8	421.1	110.2
Gross margin	43.4	51.7	41.7	67.8	45.7	43.5	41.1
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	58.5	62.3	57.7	70.7	59.2	65.5	54.8

F4000 Building, Developing and General Contracting Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	40							
				(thousands of dollars)				
Revenue Range: Low value	25	25	151	25	90	151	429	
High value	5,000	151	5,000	90	151	429	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	321.4 (B)	74.8	568.2	52.2	98.9	255.1	881.3	100.0
Cost of goods sold	144.2 (C)	11.2	277.2	13.1	9.3	112.1	442.3	81.8
Purchases and materials	138.8 (C)	11.4	266.2	13.5	9.3	87.7	444.8	81.8
Closing inventory	18.2 (C)	0.9	31.4	1.8	-	31.3	31.8	23.7
Opening inventory	21.5 (C)	0.7	42.4	1.4	-	55.7	29.1	28.3
Wages, salaries and benefits	77.0 (B)	26.3	125.8	10.5	46.2	38.7	214.4	73.7
Direct	x (F)	x	x	x	x	x	x	21.1
Indirect	62.3 (B)	26.0	98.6	9.7	46.2	33.9	159.3	60.5
Occupancy expenses	21.8 (B)	11.3	31.9	7.7	14.9	18.7	47.2	100.0
Depreciation	9.9 (B)	7.7	12.2	4.9	10.4	5.4	18.9	81.8
Repairs and maintenance	1.9 (B)	0.2	3.6	0.3	0.1	3.9	3.4	42.1
Fuel and oil	x (F)	x	x	x	x	x	x	15.8
Utilities	4.8 (B)	0.9	8.3	0.9	0.9	6.0	10.6	78.9
Rent	4.0 (C)	2.5	5.6	1.5	3.4	0.9	10.2	44.7
Financial expenses	11.2 (B)	0.5	22.0	0.8	0.2	20.1	23.8	89.5
Interest and bank charges	6.7 (B)	0.3	13.1	0.4	0.1	11.1	15.1	76.3
Professional fees	4.5 (B)	0.2	8.9	0.4	0.1	9.0	8.7	81.8
General expenses	8.1 (B)	4.3	11.9	3.2	5.4	7.4	16.4	97.4
Advertising	0.8 (B)	0.2	1.4	0.5	-	1.3	1.5	60.5
Delivery expenses	4.9 (B)	2.9	7.0	1.9	3.9	4.2	9.9	63.2
Insurance	2.4 (B)	1.2	3.5	0.9	1.5	2.0	5.0	76.3
Other expenses	55.4 (C)	17.1	93.7	14.3	19.9	57.8	129.7	100.0
Total expenses	317.6 (B)	72.8	562.3	49.6	95.9	250.9	873.8	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	44.9 (B)	15.0	48.8	25.1	9.5	44.0	50.2	81.8
Purchases and materials	43.2 (C)	15.3	46.9	25.9	9.5	34.4	50.5	81.8
Closing inventory	5.0 (C)	1.2	5.5	3.5	-	12.3	3.6	23.7
Opening inventory	6.7 (C)	0.9	7.5	2.7	-	21.9	3.3	28.3
Wages, salaries and benefits	23.9 (B)	36.0	22.1	20.0	47.7	14.4	24.3	73.7
Direct	x (F)	x	x	x	x	x	x	21.1
Indirect	19.4 (B)	37.5	17.0	18.5	47.7	13.3	18.1	60.5
Occupancy expenses	6.7 (B)	15.2	5.6	14.8	15.4	6.5	5.4	100.0
Depreciation	3.1 (B)	10.3	2.1	9.4	10.7	2.1	2.1	81.8
Repairs and maintenance	0.6 (B)	0.3	0.6	0.8	0.1	1.5	0.4	42.1
Fuel and oil	x (F)	x	x	x	x	x	x	15.8
Utilities	1.4 (B)	1.2	1.5	1.8	0.9	2.4	1.2	78.9
Rent	1.2 (C)	3.3	1.0	2.8	3.6	0.4	1.2	44.7
Financial expenses	3.5 (B)	0.6	3.9	1.5	0.2	7.9	2.7	89.5
Interest and bank charges	2.1 (B)	0.3	2.3	0.8	0.1	4.4	1.7	76.3
Professional fees	1.4 (B)	0.3	1.6	0.7	0.1	3.5	1.0	81.8
General expenses	2.5 (B)	5.8	2.1	6.2	5.6	2.9	1.9	97.4
Advertising	0.3 (B)	0.3	0.2	0.9	-	0.5	0.2	60.5
Delivery expenses	1.5 (C)	3.9	1.2	3.6	4.0	1.6	1.1	63.2
Insurance	0.7 (B)	1.6	0.6	1.8	1.6	0.8	0.6	76.3
Other expenses	17.2 (C)	23.0	16.5	27.4	20.6	22.7	14.7	100.0
Total expenses	98.8 (A)	97.6	99.0	95.1	99.0	98.4	99.1	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0

(continued)

F4000 Building, Developing and General Contracting Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	41						
Gross operating revenue	418.2 (B)	69.0	580.7	x	x	239.3	877.1
Total expenses	378.2 (B)	39.5	535.9	x	x	192.5	833.9
Net profit	40.0 (B)	29.5	44.8	x	x	46.7	43.2
Non-Profitable:							
Gross operating revenue	254.7 (C)	76.5	552.5	x	x	272.0	887.8
Total expenses	275.8 (C)	84.4	595.5	x	x	313.4	932.5
Net loss	-21.1 (C)	-7.9	-43.0	x	x	-41.5	-44.9
1993							
Profitable:							
Percent of businesses	82						
Gross operating revenue	438.6 (B)	95.0	897.6	46.0	137.7	535.0	1,347.0
Total expenses	393.4 (B)	69.4	825.8	32.2	101.8	493.4	1,237.8
Net profit	45.4 (B)	25.6	71.8	13.8	35.9	41.5	109.2
Non-Profitable:							
Gross operating revenue	1,179.2 (A)	x	x	x	x	x	x
Total expenses	1,231.9 (A)	x	x	x	x	x	x
Net loss	-52.8 (A)	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	20						
				(thousands of dollars)			
Revenue Range: Low value	25	25	588	25	328	588	814
High value	5,000	588	5,000	328	588	814	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	391.6 (B)	302.0	481.3	209.2	395.7	497.4	425.2
Total current assets	175.5 (B)	132.5	218.5	67.3	197.7	140.5	254.5
Accounts receivable	122.3 (C)	90.1	154.4	58.5	121.7	86.5	219.4
Closing inventory	x (F)	x	x	x	x	x	x
Other current assets	25.1 (B)	23.2	28.9	8.8	37.8	47.4	6.4
Net fixed assets	164.9 (B)	108.8	223.2	34.4	178.9	356.9	89.5
Other assets and adjustments	x (F)	x	x	x	x	x	x
Total liabilities	347.5 (B)	288.8	406.2	217.2	359.4	492.3	334.0
Total current liabilities	132.7 (B)	85.3	180.1	34.0	136.6	123.6	236.6
Current bank loans	28.2 (C)	25.7	32.8	2.9	48.4	12.1	53.6
Other current liabilities	103.5 (B)	59.6	147.3	31.1	88.2	111.6	183.0
Long-term bank loans	48.2 (B)	8.5	88.8	-	13.1	174.9	4.7
Other liabilities and adjustments	166.6 (C)	195.0	138.3	183.2	208.8	183.8	92.7
Total equity	x (F)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.3	1.8	1.2	2.0	1.4	1.1	1.3
Debt to equity ratio	x	x	x	x	x	x	x
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	0.9	0.9	0.9	1.0	0.9	1.0	0.8
Revenue to equity ratio	x	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	x	x	x	x	x	x	x
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	27.2	38.8	34.0	38.2	38.8	33.9	18.5
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	67.8	88.4	57.1	86.8	88.2	48.2	83.2

F4010 Residential Building and Development

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	30								
					(thousands of dollars)				
Revenue Range: Low value	25		25	104	25	x	104	429	
High value	5,000		104	5,000	x	104	429	5,000	
Selected Expense Items					(thousands of dollars)				
Gross operating revenue	305.2	(B)	70.0	542.5	x	x	220.0	865.0	100.0
Cost of goods sold	141.4	(C)	11.2	271.6	x	x	88.4	454.8	82.4
Purchases and materials	135.6	(C)	11.4	259.7	x	x	82.0	457.4	82.4
Closing inventory	17.5	(C)	1.0	33.9	x	x	22.7	45.2	28.5
Opening inventory	23.3	(C)	0.7	45.8	x	x	49.0	42.8	28.4
Wages, salaries and benefits	76.4	(B)	28.2	124.7	x	x	39.0	210.4	70.8
Direct	x	(F)	x	x	x	x	x	x	20.6
Indirect	62.9	(C)	27.7	98.1	x	x	36.6	159.5	55.9
Occupancy expenses	20.1	(B)	11.8	28.5	x	x	8.8	48.5	100.0
Depreciation	9.8	(B)	8.3	11.3	x	x	3.6	18.9	82.4
Repairs and maintenance	1.3	(C)	0.2	2.5	x	x	1.4	3.7	41.2
Fuel and oil	x	(F)	x	x	x	x	x	x	14.7
Utilities	3.8	(B)	0.9	6.8	x	x	2.4	11.2	78.5
Rent	4.1	(C)	2.4	5.8	x	x	0.7	10.9	44.1
Financial expenses	9.6	(B)	0.4	18.7	x	x	10.3	27.1	88.2
Interest and bank charges	5.9	(B)	0.2	11.8	x	x	5.5	17.8	73.5
Professional fees	3.6	(C)	0.2	7.1	x	x	4.8	9.4	79.4
General expenses	8.2	(B)	4.1	12.3	x	x	7.8	16.8	97.1
Advertising	0.8	(B)	0.2	1.4	x	x	1.2	1.6	58.8
Delivery expenses	5.1	(C)	2.7	7.6	x	x	5.1	10.0	64.7
Insurance	2.3	(B)	1.2	3.3	x	x	1.5	5.2	73.5
Other expenses	52.2	(C)	14.9	89.5	x	x	60.6	118.3	100.0
Total expenses	307.9	(B)	70.5	546.3	x	x	214.7	875.8	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0
Selected Expense Items					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	46.2	(C)	16.0	50.1	x	x	40.2	52.6	82.4
Purchases and materials	44.3	(C)	16.3	47.9	x	x	28.2	52.9	82.4
Closing inventory	5.7	(C)	1.4	6.3	x	x	10.3	5.2	28.5
Opening inventory	7.6	(C)	1.1	8.4	x	x	22.3	4.9	29.4
Wages, salaries and benefits	25.0	(B)	40.3	23.0	x	x	17.7	24.3	70.8
Direct	x	(F)	x	x	x	x	x	x	20.6
Indirect	20.5	(C)	33.6	18.1	x	x	16.6	18.4	55.9
Occupancy expenses	6.6	(B)	16.8	5.3	x	x	3.9	5.6	100.0
Depreciation	3.2	(B)	11.8	2.1	x	x	1.6	2.2	82.4
Repairs and maintenance	0.4	(C)	0.2	0.5	x	x	0.6	0.4	41.2
Fuel and oil	x	(F)	x	x	x	x	x	x	14.7
Utilities	1.3	(B)	1.2	1.3	x	x	1.1	1.3	78.5
Rent	1.3	(C)	3.5	1.1	x	x	0.3	1.3	44.1
Financial expenses	3.1	(C)	0.6	3.4	x	x	4.7	3.1	88.2
Interest and bank charges	1.9	(C)	0.3	2.1	x	x	2.5	2.1	73.5
Professional fees	1.2	(C)	0.3	1.3	x	x	2.2	1.1	79.4
General expenses	2.7	(B)	5.9	2.3	x	x	3.5	1.9	97.1
Advertising	0.3	(B)	0.4	0.3	x	x	0.5	0.2	58.8
Delivery expenses	1.7	(C)	3.8	1.4	x	x	2.3	1.2	64.7
Insurance	0.7	(B)	1.7	0.6	x	x	0.7	0.6	73.5
Other expenses	17.0	(C)	21.2	16.5	x	x	27.6	13.7	100.0
Total expenses	100.5	(A)	100.6	100.5	x	x	97.6	101.3	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0

(continued)

F4010 Residential Building and Development *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	37							
Gross operating revenue	398.1	(B)	50.9	545.8	x	x	227.8	926.2
Total expenses	385.0	(C)	27.7	511.2	x	x	180.2	907.0
Net profit	31.1	(B)	23.1	34.6	x	x	47.4	19.2
Non-Profitable:								
Gross operating revenue	252.7	(C)	75.6	538.9	x	x	210.1	808.7
Total expenses	273.9	(C)	83.0	582.3	x	x	259.9	847.7
Net loss	-21.2	(C)	-7.4	-43.4	x	x	-49.9	-38.0
1993								
Profitable:								
Percent of businesses	82							
Gross operating revenue	400.6	(B)	81.7	850.0	42.7	120.5	431.7	1,338.6
Total expenses	368.6	(B)	58.6	777.2	29.1	88.1	392.5	1,225.0
Net profit	44.0	(B)	23.0	73.6	13.6	32.4	39.2	113.6
Non-Profitable:								
Gross operating revenue	1,078.4	(A)	x	x	x	x	x	x
Total expenses	1,139.0	(A)	x	x	x	x	x	x
Net loss	-62.6	(A)	x	x	x	x	x	x
					INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	20							
					(thousands of dollars)			
Revenue Range: Low value	25		25	566	25	292	566	814
High value	5,000		566	5,000	292	566	814	5,000
BALANCE SHEET					(thousands of dollars)			
Total assets	350.9	(B)	245.7	456.1	193.0	298.5	476.7	435.5
Total current assets	184.9	(B)	126.0	203.8	80.5	191.6	131.5	276.2
Accounts receivable	111.8	(C)	93.0	130.7	58.9	129.0	74.0	187.4
Closing inventory	x	(F)	x	x	x	x	x	x
Other current assets	20.7	(B)	11.0	30.4	3.6	18.4	53.3	7.5
Net fixed assets	149.0	(C)	47.4	250.5	22.0	72.9	345.3	155.6
Other assets and adjustments	x	(F)	x	x	x	x	x	x
Total liabilities	344.1	(B)	228.8	459.5	207.3	250.3	459.5	459.4
Total current liabilities	141.4	(B)	85.1	197.6	27.3	142.8	113.7	281.6
Current bank loans	32.9	(C)	28.0	37.8	3.4	52.6	13.9	61.6
Other current liabilities	108.5	(B)	57.1	159.9	24.0	90.2	99.8	219.9
Long-term bank loans	55.4	(C)	7.7	103.1	-	15.3	200.8	5.4
Other liabilities and adjustments	147.3	(C)	136.0	158.7	179.9	92.1	145.0	172.4
Total equity	x	(F)	x	x	x	x	x	x
FINANCIAL RATIOS					(times)			
Current ratio	1.2		1.5	1.0	2.2	1.3	1.2	1.0
Debt to equity ratio	x		x	x	x	x	x	x
Interest coverage ratio	x		x	x	x	x	x	x
Debt ratio	1.0		0.9	1.0	1.1	0.8	1.0	1.1
Revenue to equity ratio	x		x	x	x	x	x	x
Revenue to closing inventories ratio	x		x	x	x	x	x	x
					(percent)			
Current debt to equity	x		x	x	x	x	x	x
Net profit to equity	x		x	x	x	x	x	x
Net fixed assets to equity	x		x	x	x	x	x	x
Gross margin	24.6		27.9	23.5	31.3	26.5	33.3	18.4
Return on total assets	x		x	x	x	x	x	x
					(days)			
Collection period-accounts receivable	61.8		104.2	47.8	103.6	104.4	39.1	52.4

F4011 Single Family Housing

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	20							
				(thousands of dollars)				
Revenue Range: Low value	25	25	287	25	63	287	566	
High value	5,000	287	5,000	63	287	566	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	439.0 (B)	108.9	771.1	42.2	171.6	418.8	1,123.5	100.0
Cost of goods sold	297.8 (C)	64.5	531.0	20.3	108.8	201.2	680.8	100.0
Purchases and materials	284.9 (C)	46.1	523.6	21.3	70.9	182.0	665.2	100.0
Closing inventory	38.7 (C)	24.5	52.9	4.3	44.7	36.0	69.7	45.0
Opening inventory	51.6 (C)	42.9	60.2	3.3	82.5	55.1	65.3	50.0
Wages, salaries and benefits	78.7 (C)	12.7	144.8	1.1	24.2	128.0	161.8	70.0
Direct	x (F)	x	x	x	x	x	x	35.0
Indirect	48.7 (C)	9.2	88.3	0.3	18.1	63.1	113.4	45.0
Occupancy expenses	19.4 (C)	4.4	34.5	2.2	6.6	16.3	52.7	100.0
Depreciation	6.3 (C)	1.8	10.9	1.4	1.9	9.2	12.8	80.0
Repairs and maintenance	2.4 (C)	1.2	3.6	0.2	2.2	0.7	6.4	45.0
Fuel and oil	x (F)	x	x	x	x	x	x	10.0
Utilities	4.3 (C)	1.0	7.6	0.6	1.3	1.8	13.5	75.0
Rent	4.4 (C)	0.6	8.2	-	1.1	4.5	11.9	40.0
Financial expenses	14.2 (C)	3.4	25.1	1.0	5.7	26.4	23.9	100.0
Interest and bank charges	7.1 (C)	1.2	13.1	0.3	2.0	13.9	12.3	85.0
Professional fees	7.1 (C)	2.2	12.0	0.6	3.7	12.4	11.6	90.0
General expenses	8.9 (C)	3.9	13.9	1.5	6.2	14.1	13.7	95.0
Advertising	1.0 (C)	0.5	1.5	0.5	0.6	0.8	2.5	70.0
Delivery expenses	5.2 (C)	2.7	7.7	0.8	4.6	9.2	8.3	55.0
Insurance	2.8 (C)	0.6	4.6	0.3	0.9	4.3	4.9	60.0
Other expenses	34.8 (C)	31.7	37.9	17.8	45.8	23.9	52.0	100.0
Total expenses	453.8 (B)	120.5	787.2	43.8	197.2	409.7	1,164.7	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	67.8 (B)	60.4	68.9	48.1	63.4	48.0	76.8	100.0
Purchases and materials	64.9 (B)	43.2	67.9	50.5	41.4	43.5	77.0	100.0
Closing inventory	8.8 (C)	22.9	6.9	10.2	26.1	8.6	8.2	45.0
Opening inventory	11.7 (C)	40.1	7.8	7.8	48.1	13.2	5.8	50.0
Wages, salaries and benefits	17.9 (C)	11.9	18.8	2.6	14.1	30.6	14.4	70.0
Direct	x (F)	x	x	x	x	x	x	35.0
Indirect	11.1 (C)	8.6	11.4	0.8	10.5	15.1	10.1	45.0
Occupancy expenses	4.4 (C)	4.1	4.5	5.2	3.8	3.9	4.7	100.0
Depreciation	1.4 (C)	1.5	1.4	3.3	1.1	2.2	1.1	80.0
Repairs and maintenance	0.5 (C)	1.1	0.5	0.4	1.3	0.2	0.6	45.0
Fuel and oil	x (F)	x	x	x	x	x	x	10.0
Utilities	1.0 (C)	0.9	1.0	1.5	0.6	0.4	1.2	75.0
Rent	1.0 (C)	0.5	1.1	-	0.7	1.1	1.1	40.0
Financial expenses	3.2 (C)	3.1	3.3	2.3	3.3	6.3	2.1	100.0
Interest and bank charges	1.6 (C)	1.1	1.7	0.6	1.2	3.3	1.1	85.0
Professional fees	1.6 (C)	2.0	1.6	1.5	2.2	3.0	1.0	90.0
General expenses	2.0 (C)	3.6	1.8	3.7	3.6	3.4	1.2	95.0
Advertising	0.2 (B)	0.5	0.2	1.1	0.4	0.1	0.2	70.0
Delivery expenses	1.2 (C)	2.5	1.0	1.9	2.7	2.2	0.6	55.0
Insurance	0.6 (C)	0.6	0.6	0.7	0.5	1.0	0.4	60.0
Other expenses	7.9 (C)	29.7	4.9	41.7	26.7	5.7	4.6	100.0
Total expenses	103.4 (A)	112.7	102.1	103.7	115.0	97.8	103.7	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0

(continued)

F4011 Single Family Housing *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES								
					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	44							
Gross operating revenue	432.8	(C)	100.4	843.6	x	x	x	x
Total expenses	409.3	(C)	73.5	824.2	x	x	x	x
Net profit	23.6	(B)	27.0	19.4	x	x	x	x
Non-Profitable:								
Gross operating revenue	443.9	(C)	113.1	723.7	x	x	x	x
Total expenses	489.2	(C)	165.5	762.9	x	x	x	x
Net loss	-45.3	(C)	-52.5	-39.2	x	x	x	x
1993								
Profitable:								
Percent of businesses	83							
Gross operating revenue	527.5	(B)	129.3	1,044.5	62.3	205.1	574.7	1,478.7
Total expenses	472.4	(B)	95.4	961.9	35.5	163.1	548.8	1,344.0
Net profit	55.1	(B)	33.9	82.6	26.8	42.0	26.2	132.7
Non-Profitable:								
Gross operating revenue	866.4	(A)	x	x	x	x	x	x
Total expenses	952.8	(A)	x	x	x	x	x	x
Net loss	-86.4	(B)	x	x	x	x	x	x
			INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	10							
					(thousands of dollars)			
Revenue Range: Low value	25		25	502	25	x	502	x
High value	5,000		502	5,000	x	502	x	5,000
BALANCE SHEET					(thousands of dollars)			
Total assets	298.3	(B)	235.2	361.3	x	x	x	x
Total current assets	148.7	(B)	122.2	171.3	x	x	x	x
Accounts receivable	93.3	(B)	91.1	101.4	x	x	x	x
Closing inventory	42.6	(C)	27.4	57.8	x	x	x	x
Other current assets	7.9	(C)	3.8	12.1	x	x	x	x
Net fixed assets	102.9	(C)	18.0	187.7	x	x	x	x
Other assets and adjustments	x	(F)	x	x	x	x	x	x
Total liabilities	300.8	(B)	223.3	378.3	x	x	x	x
Total current liabilities	120.7	(C)	83.3	158.0	x	x	x	x
Current bank loans	24.8	(C)	32.4	17.2	x	x	x	x
Other current liabilities	95.9	(C)	51.0	140.8	x	x	x	x
Long-term bank loans	x	(F)	x	x	x	x	x	x
Other liabilities and adjustments	171.7	(C)	140.0	203.5	x	x	x	x
Total equity	x	(F)	x	x	x	x	x	x
FINANCIAL RATIOS					(times)			
Current ratio	1.2		1.5	1.1	x	x	x	x
Debt to equity ratio	x		x	x	x	x	x	x
Interest coverage ratio	x		x	x	x	x	x	x
Debt ratio	1.0		0.9	1.0	x	x	x	x
Revenue to equity ratio	x		x	x	x	x	x	x
Revenue to closing inventories ratio	15.2		10.4	17.5	x	x	x	x
					(percent)			
Current debt to equity	x		x	x	x	x	x	x
Net profit to equity	x		x	x	x	x	x	x
Net fixed assets to equity	x		x	x	x	x	x	x
Gross margin	13.5		21.8	11.3	x	x	x	x
Return on total assets	x		x	x	x	x	x	x
					(days)			
Collection period-accounts receivable	54.2		116.5	38.8	x	x	x	x

F4013 Residential Renovation

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	90	25	x	90	200	
High value	5,000	90	5,000	x	90	200	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	197.0 (C)	74.0	320.1	x	x	104.8	535.8	100.0
Cost of goods sold	12.8 (C)	9.0	16.6	x	x	6.7	26.4	57.1
Purchases and materials	12.8 (C)	9.0	16.6	x	x	6.7	26.4	57.1
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	74.6 (C)	32.6	116.5	x	x	47.5	185.5	71.4
Direct	- (A)	-	-	x	x	-	-	-
Indirect	74.6 (C)	32.6	116.5	x	x	47.5	185.5	71.4
Occupancy expenses	20.7 (B)	14.6	26.9	x	x	12.2	41.5	100.0
Depreciation	12.8 (A)	10.1	15.2	x	x	8.2	22.2	85.7
Repairs and maintenance	0.5 (C)	0.2	0.7	x	x	-	1.4	35.7
Fuel and oil	0.3 (B)	0.1	0.4	x	x	-	0.9	21.4
Utilities	3.5 (C)	1.0	5.9	x	x	1.2	10.7	78.6
Rent	3.9 (B)	3.1	4.6	x	x	2.8	6.4	50.0
Financial expenses	5.7 (B)	0.3	11.2	x	x	0.5	21.9	71.4
Interest and bank charges	4.9 (B)	0.2	9.7	x	x	0.3	19.1	57.1
Professional fees	0.8 (C)	0.1	1.5	x	x	0.2	2.8	64.3
General expenses	7.7 (B)	4.4	10.9	x	x	6.7	15.0	100.0
Advertising	0.7 (B)	-	1.3	x	x	-	2.5	42.9
Delivery expenses	5.0 (B)	3.0	7.1	x	x	5.0	9.2	78.6
Insurance	2.0 (B)	1.4	2.5	x	x	1.7	3.3	92.9
Other expenses	68.4 (C)	13.3	119.6	x	x	27.8	211.5	100.0
Total expenses	187.9 (C)	74.2	301.8	x	x	101.3	501.9	100.0
Net profit/loss	9.2 (B)	-0.2	18.5	x	x	3.3	33.7	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	6.5 (C)	12.1	5.2	x	x	6.4	4.9	57.1
Purchases and materials	6.5 (C)	12.1	5.2	x	x	6.4	4.9	57.1
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	37.8 (A)	44.1	36.4	x	x	45.4	34.6	71.4
Direct	- (A)	-	-	x	x	-	-	-
Indirect	37.8 (A)	44.1	36.4	x	x	45.4	34.6	71.4
Occupancy expenses	10.5 (B)	19.7	8.4	x	x	11.7	7.8	100.0
Depreciation	6.4 (C)	13.6	4.7	x	x	7.8	4.1	85.7
Repairs and maintenance	0.2 (B)	0.3	0.2	x	x	-	0.3	35.7
Fuel and oil	0.1 (C)	0.2	0.1	x	x	-	0.2	21.4
Utilities	1.8 (B)	1.3	1.9	x	x	1.1	2.0	78.6
Rent	2.0 (B)	4.3	1.4	x	x	2.7	1.2	50.0
Financial expenses	2.9 (B)	0.4	3.5	x	x	0.4	4.1	71.4
Interest and bank charges	2.5 (B)	0.3	3.0	x	x	0.3	3.6	57.1
Professional fees	0.4 (C)	0.1	0.5	x	x	0.2	0.5	64.3
General expenses	3.9 (B)	6.0	3.4	x	x	6.4	2.8	100.0
Advertising	0.3 (B)	0.1	0.4	x	x	-	0.5	42.9
Delivery expenses	2.6 (B)	4.0	2.2	x	x	4.8	1.7	78.6
Insurance	1.0 (B)	1.9	0.8	x	x	1.7	0.8	92.9
Other expenses	33.7 (B)	17.9	37.4	x	x	26.4	39.5	100.0
Total expenses	95.4 (A)	100.3	94.2	x	x	98.8	93.7	100.0
Net profit/loss	4.6 (C)	-0.3	5.8	x	x	3.2	6.3	100.0

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F4013 Residential Renovation *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	32						
Gross operating revenue	353.9 (C)	x	x	x	x	x	x
Total expenses	314.1 (C)	x	x	x	x	x	x
Net profit	39.8 (B)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	124.4 (C)	x	x	x	x	x	x
Total expenses	129.5 (C)	x	x	x	x	x	x
Net loss	-5.0 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	83						
Gross operating revenue	84.5 (B)	44.3	141.6	x	x	x	x
Total expenses	63.2 (B)	31.8	107.8	x	x	x	x
Net profit	21.3 (B)	12.5	33.8	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

F4200 Trade Contracting Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	70								
				(thousands of dollars)					
Revenue Range: Low value	25		25	44	25	x	44	91	
High value	5,000		44	5,000	x	44	91	5,000	
Selected Expense Items				(thousands of dollars)					
Gross operating revenue	111.6	(B)	35.5	187.7	x	x	67.6	307.8	100.0
Cost of goods sold	14.8	(A)	7.9	21.7	x	x	3.2	40.1	57.7
Purchases and materials	14.9	(A)	7.9	21.8	x	x	3.2	40.4	57.7
Closing inventory	0.1	(A)	-	0.2	x	x	-	0.4	2.8
Opening inventory	-	(A)	-	0.1	x	x	-	0.1	2.8
Wages, salaries and benefits	24.7	(B)	0.6	48.7	x	x	10.7	86.8	85.9
Direct	0.4	(A)	-	0.8	x	x	-	1.7	1.4
Indirect	24.2	(B)	0.6	47.9	x	x	10.7	85.1	84.5
Occupancy expenses	13.2	(A)	7.1	19.3	x	x	8.0	30.6	100.0
Depreciation	7.1	(A)	5.2	9.0	x	x	2.7	15.4	95.8
Repairs and maintenance	1.1	(C)	0.4	1.8	x	x	0.5	3.1	47.9
Fuel and oil	0.7	(B)	0.1	1.3	x	x	0.8	1.8	11.3
Utilities	2.5	(A)	1.0	3.9	x	x	2.1	5.7	88.7
Rent	1.9	(B)	0.5	3.3	x	x	2.0	4.6	53.5
Financial expenses	3.0	(A)	1.3	4.7	x	x	1.7	7.7	97.2
Interest and bank charges	1.6	(A)	0.1	3.0	x	x	0.8	5.2	84.5
Professional fees	1.4	(A)	1.1	1.7	x	x	0.8	2.5	90.1
General expenses	8.8	(A)	6.5	11.0	x	x	6.0	16.0	97.2
Advertising	0.7	(B)	0.1	1.2	x	x	0.8	1.5	57.7
Delivery expenses	6.6	(A)	5.6	7.6	x	x	4.0	11.2	74.6
Insurance	1.5	(A)	0.8	2.2	x	x	1.2	3.2	83.1
Other expenses	31.3	(B)	3.2	59.5	x	x	22.6	96.3	100.0
Total expenses	95.7	(B)	26.5	164.8	x	x	52.3	277.4	100.0
Net profit/loss	15.9	(B)	8.9	22.8	x	x	15.3	30.4	100.0
Selected Expense Items				(percent of gross operating revenues)					
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	13.2	(A)	22.3	11.5	x	x	4.7	13.0	57.7
Purchases and materials	13.3	(A)	22.3	11.6	x	x	4.7	13.1	57.7
Closing inventory	0.1	(B)	0.1	0.1	x	x	-	0.1	2.8
Opening inventory	-	(B)	0.1	-	x	x	-	-	2.8
Wages, salaries and benefits	22.1	(A)	1.7	26.0	x	x	15.8	28.2	85.9
Direct	0.4	(B)	-	0.5	x	x	-	0.5	1.4
Indirect	21.7	(A)	1.7	25.5	x	x	15.8	27.6	84.5
Occupancy expenses	11.8	(A)	19.9	10.3	x	x	11.9	10.0	100.0
Depreciation	6.3	(A)	14.5	4.8	x	x	3.9	5.0	95.8
Repairs and maintenance	1.0	(C)	1.0	1.0	x	x	0.8	1.0	47.9
Fuel and oil	0.6	(B)	0.2	0.7	x	x	1.1	0.6	11.3
Utilities	2.2	(A)	2.9	2.1	x	x	3.1	1.9	88.7
Rent	1.7	(A)	1.3	1.7	x	x	2.9	1.5	53.5
Financial expenses	2.7	(A)	3.6	2.5	x	x	2.5	2.5	97.2
Interest and bank charges	1.4	(A)	0.4	1.6	x	x	1.3	1.7	84.5
Professional fees	1.2	(A)	3.2	0.9	x	x	1.2	0.8	90.1
General expenses	7.8	(A)	18.3	5.9	x	x	8.9	5.2	97.2
Advertising	0.6	(B)	0.3	0.6	x	x	1.2	0.5	57.7
Delivery expenses	5.9	(A)	15.9	4.1	x	x	6.0	3.7	74.6
Insurance	1.3	(A)	2.1	1.2	x	x	1.8	1.0	83.1
Other expenses	28.1	(A)	8.9	31.7	x	x	33.5	31.3	100.0
Total expenses	85.8	(A)	74.8	87.8	x	x	77.3	90.1	100.0
Net profit/loss	14.2	(A)	25.2	12.2	x	x	22.7	9.9	100.0

(continued)

F4200 Trade Contracting Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES			(thousands of dollars)				
1995							
Profitable:	87						
Percent of businesses	105.1 (B)	35.5	195.6	x	x	74.2	285.4
Gross operating revenue	84.4 (B)	26.4	159.9	x	x	46.4	243.7
Total expenses	20.7 (A)	9.2	35.8	x	x	27.8	41.6
Net profit							
Non-Profitable:	155.0 (B)	x	x	x	x	x	x
Gross operating revenue	171.6 (B)	x	x	x	x	x	x
Total expenses	-16.6 (B)	x	x	x	x	x	x
Net loss							
1993							
Profitable:	76						
Percent of businesses	202.6 (A)	53.1	371.5	35.7	66.1	128.4	618.1
Gross operating revenue	173.6 (A)	32.6	333.1	21.5	41.4	98.8	570.7
Total expenses	29.0 (A)	20.5	38.5	15.2	24.7	29.6	47.4
Net profit							
Non-Profitable:	223.4 (A)	43.7	344.7	36.7	63.1	146.1	540.4
Gross operating revenue	253.7 (A)	59.4	384.9	54.2	73.9	155.3	611.1
Total expenses	-30.3 (B)	-15.7	-40.2	-17.4	-10.9	-9.2	-70.7
Net loss							
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	30						
			(thousands of dollars)				
Revenue Range: Low value	25	25	280	25	149	280	535
High value	5,000	280	5,000	149	280	535	5,000
BALANCE SHEET			(thousands of dollars)				
Total assets	280.3 (B)	114.5	466.0	69.9	159.1	353.6	578.4
Total current assets	134.1 (B)	46.1	222.2	37.0	55.1	136.3	308.0
Accounts receivable	91.0 (B)	13.5	168.5	4.6	22.4	94.2	242.7
Closing inventory	0.1 (B)	0.2	-	0.3	-	-	-
Other current assets	43.1 (B)	32.4	53.7	32.1	32.7	42.1	65.4
Net fixed assets	119.0 (A)	67.9	170.2	32.3	103.5	93.8	246.5
Other assets and adjustments	37.1 (B)	0.6	73.7	0.6	0.6	123.5	23.9
Total liabilities	192.7 (A)	93.0	292.4	86.7	99.3	250.1	334.7
Total current liabilities	107.5 (B)	35.6	179.4	33.1	38.2	124.3	234.6
Current bank loans	17.5 (B)	3.4	31.6	-	6.8	21.2	42.0
Other current liabilities	90.0 (B)	32.3	147.8	33.1	31.4	103.1	192.5
Long-term bank loans	4.6 (B)	2.8	6.4	5.5	-	-	12.9
Other liabilities and adjustments	80.6 (A)	54.6	106.5	48.1	61.1	125.8	87.3
Total equity	97.6 (B)	21.5	173.6	-16.8	59.8	103.6	243.7
FINANCIAL RATIOS				(times)			
Current ratio	1.2	1.3	1.2	1.1	1.4	1.1	1.3
Debt to equity ratio	2.0	4.3	1.7	-5.1	1.7	2.4	1.4
Interest coverage ratio	3.9	5.0	3.5	2.4	6.5	-1.0	5.0
Debt ratio	0.7	0.8	0.6	1.2	0.6	0.7	0.6
Revenue to equity ratio	4.5	7.4	4.2	-6.0	3.7	3.9	4.3
Revenue to closing inventories ratio	x	915.4	x	266.3	x	x	x
				(percent)			
Current debt to equity	110.2	166.0	103.3	-196.4	63.9	120.0	98.2
Net profit to equity	20.5	66.2	14.8	-21.8	41.4	-10.1	25.5
Net fixed assets to equity	122.0	316.1	98.0	-191.6	173.1	90.6	101.2
Gross margin	58.2	72.7	55.0	74.1	72.1	53.3	55.6
Return on total assets	9.3	15.5	7.8	9.1	18.4	-1.5	13.4
				(days)			
Collection period-accounts receivable	75.0	30.9	84.7	16.8	37.4	84.3	84.8

F4210 Site Work

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	64.2 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	10.4 (A)	x	x	x	x	x	x	41.7
Purchases and materials	10.4 (A)	x	x	x	x	x	x	41.7
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	8.9 (B)	x	x	x	x	x	x	91.7
Direct	- (A)	x	x	x	x	x	x	-
Indirect	8.9 (B)	x	x	x	x	x	x	91.7
Occupancy expenses	13.7 (A)	x	x	x	x	x	x	100.0
Depreciation	9.8 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.4 (A)	x	x	x	x	x	x	58.3
Fuel and oil	0.5 (B)	x	x	x	x	x	x	16.7
Utilities	2.2 (A)	x	x	x	x	x	x	100.0
Rent	0.7 (A)	x	x	x	x	x	x	50.0
Financial expenses	2.5 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.2 (B)	x	x	x	x	x	x	75.0
Professional fees	1.4 (A)	x	x	x	x	x	x	91.7
General expenses	9.4 (A)	x	x	x	x	x	x	91.7
Advertising	0.2 (A)	x	x	x	x	x	x	58.3
Delivery expenses	8.1 (A)	x	x	x	x	x	x	66.7
Insurance	1.1 (A)	x	x	x	x	x	x	83.3
Other expenses	7.9 (B)	x	x	x	x	x	x	100.0
Total expenses	52.9 (A)	x	x	x	x	x	x	100.0
Net profit/loss	11.3 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	16.2 (A)	x	x	x	x	x	x	41.7
Purchases and materials	16.2 (A)	x	x	x	x	x	x	41.7
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	13.9 (A)	x	x	x	x	x	x	91.7
Direct	- (A)	x	x	x	x	x	x	-
Indirect	13.9 (A)	x	x	x	x	x	x	91.7
Occupancy expenses	21.4 (A)	x	x	x	x	x	x	100.0
Depreciation	15.2 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.7 (A)	x	x	x	x	x	x	58.3
Fuel and oil	0.8 (A)	x	x	x	x	x	x	16.7
Utilities	3.5 (A)	x	x	x	x	x	x	100.0
Rent	1.2 (A)	x	x	x	x	x	x	50.0
Financial expenses	4.0 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.8 (A)	x	x	x	x	x	x	75.0
Professional fees	2.2 (A)	x	x	x	x	x	x	91.7
General expenses	14.6 (A)	x	x	x	x	x	x	91.7
Advertising	0.3 (A)	x	x	x	x	x	x	58.3
Delivery expenses	12.6 (A)	x	x	x	x	x	x	66.7
Insurance	1.7 (A)	x	x	x	x	x	x	83.3
Other expenses	12.3 (A)	x	x	x	x	x	x	100.0
Total expenses	82.4 (A)	x	x	x	x	x	x	100.0
Net profit/loss	17.6 (A)	x	x	x	x	x	x	100.0

(continued)

F4210 Site Work *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	98						
Gross operating revenue	54.2 (A)	x	x	x	x	x	x
Total expenses	42.3 (A)	x	x	x	x	x	x
Net profit	11.9 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	95						
Gross operating revenue	138.4 (A)	70.8	215.1	x	x	x	x
Total expenses	107.3 (A)	43.2	179.9	x	x	x	x
Net profit	31.1 (A)	27.4	35.2	x	x	x	x
Non-Profitable:							
Gross operating revenue	332.3 (A)	x	x	x	x	x	x
Total expenses	380.1 (A)	x	x	x	x	x	x
Net loss	-47.8 (A)	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	253	25	x	253	x
High value	5,000	253	5,000	x	253	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	515.9 (A)	148.8	883.1	x	x	x	x
Total current assets	123.3 (A)	58.9	187.6	x	x	x	x
Accounts receivable	68.8 (A)	15.8	117.9	x	x	x	x
Closing inventory	- (A)	-	-	x	x	x	x
Other current assets	58.4 (A)	43.1	69.8	x	x	x	x
Net fixed assets	277.7 (A)	88.8	466.6	x	x	x	x
Other assets and adjustments	115.0 (A)	1.1	228.9	x	x	x	x
Total liabilities	298.0 (A)	90.2	501.9	x	x	x	x
Total current liabilities	130.6 (A)	37.1	224.1	x	x	x	x
Current bank loans	14.9 (A)	-	29.8	x	x	x	x
Other current liabilities	115.7 (A)	37.1	194.4	x	x	x	x
Long-term bank loans	8.0 (A)	-	16.1	x	x	x	x
Other liabilities and adjustments	157.4 (A)	53.1	261.7	x	x	x	x
Total equity	219.9 (A)	58.6	381.3	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.9	1.6	0.8	x	x	x	x
Debt to equity ratio	1.3	1.5	1.3	x	x	x	x
Interest coverage ratio	2.4	5.3	1.7	x	x	x	x
Debt ratio	0.6	0.6	0.6	x	x	x	x
Revenue to equity ratio	1.8	3.0	1.6	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	59.4	63.3	58.8	x	x	x	x
Net profit to equity	8.9	42.8	3.8	x	x	x	x
Net fixed assets to equity	126.3	151.5	122.4	x	x	x	x
Gross margin	61.6	80.6	55.9	x	x	x	x
Return on total assets	6.4	20.8	4.0	x	x	x	x
				(days)			
Collection period-accounts receivable	63.4	32.3	72.7	x	x	x	x

F4214 Excavating and Grading

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	148.0 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	4.0 (A)	x	x	x	x	x	x	33.3
Purchases and materials	4.0 (A)	x	x	x	x	x	x	33.3
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	31.8 (A)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	31.8 (A)	x	x	x	x	x	x	100.0
Occupancy expenses	27.3 (A)	x	x	x	x	x	x	100.0
Depreciation	16.9 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.4 (B)	x	x	x	x	x	x	66.7
Fuel and oil	3.6 (A)	x	x	x	x	x	x	16.7
Utilities	6.3 (A)	x	x	x	x	x	x	100.0
Rent	- (A)	x	x	x	x	x	x	16.7
Financial expenses	4.4 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	3.0 (A)	x	x	x	x	x	x	66.7
Professional fees	1.4 (A)	x	x	x	x	x	x	83.3
General expenses	14.9 (A)	x	x	x	x	x	x	100.0
Advertising	0.1 (A)	x	x	x	x	x	x	33.3
Delivery expenses	12.8 (A)	x	x	x	x	x	x	66.7
Insurance	2.0 (A)	x	x	x	x	x	x	83.3
Other expenses	20.1 (A)	x	x	x	x	x	x	100.0
Total expenses	102.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	46.6 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	2.7 (A)	x	x	x	x	x	x	33.3
Purchases and materials	2.7 (A)	x	x	x	x	x	x	33.3
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	21.3 (A)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	21.3 (A)	x	x	x	x	x	x	100.0
Occupancy expenses	18.3 (A)	x	x	x	x	x	x	100.0
Depreciation	11.3 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.3 (B)	x	x	x	x	x	x	66.7
Fuel and oil	2.4 (A)	x	x	x	x	x	x	16.7
Utilities	4.2 (A)	x	x	x	x	x	x	100.0
Rent	- (A)	x	x	x	x	x	x	16.7
Financial expenses	3.0 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	2.0 (A)	x	x	x	x	x	x	66.7
Professional fees	0.9 (A)	x	x	x	x	x	x	83.3
General expenses	10.0 (A)	x	x	x	x	x	x	100.0
Advertising	0.1 (A)	x	x	x	x	x	x	33.3
Delivery expenses	8.6 (A)	x	x	x	x	x	x	66.7
Insurance	1.3 (A)	x	x	x	x	x	x	83.3
Other expenses	13.5 (A)	x	x	x	x	x	x	100.0
Total expenses	68.7 (A)	x	x	x	x	x	x	100.0
Net profit/loss	31.3 (A)	x	x	x	x	x	x	100.0

(continued)

F4214 Excavating and Grading *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
1995			(thousands of dollars)				
Profitable:							
Percent of businesses	89						
Gross operating revenue	138.2 (A)	x	x	x	x	x	x
Total expenses	83.0 (A)	x	x	x	x	x	x
Net profit	53.2 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	29						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	165.2 (A)	x	x	x	x	x	x
Total expenses	203.9 (A)	x	x	x	x	x	x
Net loss	-38.7 (A)	x	x	x	x	x	x

F4240 Plumbing, Heating and Air Conditioning, Mechanical Work

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	x	25	x	x	x	
High value	5,000		x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	191.5	(B)	x	x	x	x	x	x	100.0
Cost of goods sold	22.1	(B)	x	x	x	x	x	x	60.0
Purchases and materials	22.5	(B)	x	x	x	x	x	x	60.0
Closing inventory	0.5	(B)	x	x	x	x	x	x	10.0
Opening inventory	0.1	(B)	x	x	x	x	x	x	10.0
Wages, salaries and benefits	49.9	(C)	x	x	x	x	x	x	100.0
Direct	2.0	(B)	x	x	x	x	x	x	10.0
Indirect	47.8	(C)	x	x	x	x	x	x	90.0
Occupancy expenses	11.6	(B)	x	x	x	x	x	x	100.0
Depreciation	3.5	(B)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.6	(B)	x	x	x	x	x	x	40.0
Fuel and oil	1.3	(B)	x	x	x	x	x	x	20.0
Utilities	3.0	(A)	x	x	x	x	x	x	100.0
Rent	3.3	(B)	x	x	x	x	x	x	60.0
Financial expenses	2.8	(B)	x	x	x	x	x	x	100.0
Interest and bank charges	1.4	(B)	x	x	x	x	x	x	80.0
Professional fees	1.4	(B)	x	x	x	x	x	x	100.0
General expenses	10.1	(B)	x	x	x	x	x	x	100.0
Advertising	1.8	(B)	x	x	x	x	x	x	80.0
Delivery expenses	6.5	(B)	x	x	x	x	x	x	70.0
Insurance	1.8	(B)	x	x	x	x	x	x	90.0
Other expenses	69.7	(C)	x	x	x	x	x	x	100.0
Total expenses	166.2	(B)	x	x	x	x	x	x	100.0
Net profit/loss	25.4	(C)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	11.5	(B)	x	x	x	x	x	x	60.0
Purchases and materials	11.7	(B)	x	x	x	x	x	x	60.0
Closing inventory	0.3	(B)	x	x	x	x	x	x	10.0
Opening inventory	0.1	(B)	x	x	x	x	x	x	10.0
Wages, salaries and benefits	26.0	(B)	x	x	x	x	x	x	100.0
Direct	1.1	(B)	x	x	x	x	x	x	10.0
Indirect	25.0	(B)	x	x	x	x	x	x	90.0
Occupancy expenses	6.1	(B)	x	x	x	x	x	x	100.0
Depreciation	1.8	(B)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.3	(B)	x	x	x	x	x	x	40.0
Fuel and oil	0.7	(C)	x	x	x	x	x	x	20.0
Utilities	1.5	(B)	x	x	x	x	x	x	100.0
Rent	1.7	(B)	x	x	x	x	x	x	60.0
Financial expenses	1.5	(B)	x	x	x	x	x	x	100.0
Interest and bank charges	0.7	(B)	x	x	x	x	x	x	80.0
Professional fees	0.7	(B)	x	x	x	x	x	x	100.0
General expenses	5.3	(B)	x	x	x	x	x	x	100.0
Advertising	1.0	(B)	x	x	x	x	x	x	80.0
Delivery expenses	3.4	(B)	x	x	x	x	x	x	70.0
Insurance	0.9	(B)	x	x	x	x	x	x	90.0
Other expenses	36.4	(A)	x	x	x	x	x	x	100.0
Total expenses	86.8	(A)	x	x	x	x	x	x	100.0
Net profit/loss	13.2	(B)	x	x	x	x	x	x	100.0

(continued)

F4240 Plumbing, Heating and Air Conditioning, Mechanical Work *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	61						
Gross operating revenue	278.3 (B)	x	x	x	x	x	x
Total expenses	233.5 (C)	x	x	x	x	x	x
Net profit	44.8 (B)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1988							
Profitable:							
Percent of businesses	87						
Gross operating revenue	591.4 (A)	81.3	1,199.3	x	x	x	x
Total expenses	552.7 (A)	66.9	1,131.6	x	x	x	x
Net profit	38.7 (A)	14.4	67.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

F4241 Plumbing

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	177.4 (C)	x	x	x	x	x	x	100.0
Cost of goods sold	x (F)	x	x	x	x	x	x	50.0
Purchases and materials	x (F)	x	x	x	x	x	x	50.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	52.4 (C)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	52.4 (C)	x	x	x	x	x	x	100.0
Occupancy expenses	9.8 (B)	x	x	x	x	x	x	100.0
Depreciation	3.8 (B)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.5 (C)	x	x	x	x	x	x	33.3
Fuel and oil	0.5 (C)	x	x	x	x	x	x	16.7
Utilities	3.2 (B)	x	x	x	x	x	x	100.0
Rent	x (F)	x	x	x	x	x	x	66.7
Financial expenses	1.8 (C)	x	x	x	x	x	x	100.0
Interest and bank charges	0.6 (C)	x	x	x	x	x	x	83.3
Professional fees	1.2 (B)	x	x	x	x	x	x	100.0
General expenses	11.7 (B)	x	x	x	x	x	x	100.0
Advertising	1.3 (B)	x	x	x	x	x	x	83.3
Delivery expenses	9.1 (B)	x	x	x	x	x	x	83.3
Insurance	1.3 (C)	x	x	x	x	x	x	83.3
Other expenses	71.5 (C)	x	x	x	x	x	x	100.0
Total expenses	162.2 (C)	x	x	x	x	x	x	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	8.4 (C)	x	x	x	x	x	x	50.0
Purchases and materials	8.4 (C)	x	x	x	x	x	x	50.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	29.6 (B)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	29.6 (B)	x	x	x	x	x	x	100.0
Occupancy expenses	5.5 (B)	x	x	x	x	x	x	100.0
Depreciation	2.2 (B)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.3 (C)	x	x	x	x	x	x	33.3
Fuel and oil	0.3 (C)	x	x	x	x	x	x	16.7
Utilities	1.8 (C)	x	x	x	x	x	x	100.0
Rent	1.0 (C)	x	x	x	x	x	x	66.7
Financial expenses	1.0 (B)	x	x	x	x	x	x	100.0
Interest and bank charges	0.4 (B)	x	x	x	x	x	x	83.3
Professional fees	0.7 (B)	x	x	x	x	x	x	100.0
General expenses	6.6 (B)	x	x	x	x	x	x	100.0
Advertising	0.7 (C)	x	x	x	x	x	x	83.3
Delivery expenses	5.1 (C)	x	x	x	x	x	x	83.3
Insurance	0.7 (B)	x	x	x	x	x	x	83.3
Other expenses	40.3 (A)	x	x	x	x	x	x	100.0
Total expenses	91.4 (A)	x	x	x	x	x	x	100.0
Net profit/loss	8.6 (C)	x	x	x	x	x	x	100.0

(continued)

F4241 Plumbing *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	28						
Gross operating revenue	467.2 (C)	x	x	x	x	x	x
Total expenses	420.3 (C)	x	x	x	x	x	x
Net profit	66.9 (C)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	85						
Gross operating revenue	657.2 (A)	94.0	1,220.3	x	x	x	x
Total expenses	616.6 (A)	82.1	1,151.2	x	x	x	x
Net profit	40.5 (A)	11.9	69.1	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

F4260 Electrical Work

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	71	25	x	71	x	
High value	5,000	71	5,000	x	71	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	163.0 (A)	46.8	279.3	x	x	x	x	100.0
Cost of goods sold	10.4 (A)	0.2	20.6	x	x	x	x	33.3
Purchases and materials	10.4 (A)	0.2	20.6	x	x	x	x	33.3
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	50.7 (A)	2.5	99.0	x	x	x	x	100.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	50.7 (A)	2.5	99.0	x	x	x	x	100.0
Occupancy expenses	15.8 (A)	5.4	26.2	x	x	x	x	100.0
Depreciation	4.6 (A)	1.8	7.5	x	x	x	x	88.9
Repairs and maintenance	0.7 (A)	0.1	1.3	x	x	x	x	33.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	4.7 (A)	2.1	7.2	x	x	x	x	100.0
Rent	5.9 (A)	1.8	10.2	x	x	x	x	66.7
Financial expenses	5.3 (A)	1.5	9.0	x	x	x	x	100.0
Interest and bank charges	3.0 (A)	0.4	5.6	x	x	x	x	88.9
Professional fees	2.3 (A)	1.2	3.4	x	x	x	x	100.0
General expenses	8.5 (A)	4.4	12.7	x	x	x	x	100.0
Advertising	0.5 (A)	0.4	0.7	x	x	x	x	88.9
Delivery expenses	5.3 (A)	2.7	8.0	x	x	x	x	88.9
Insurance	2.7 (A)	1.4	4.0	x	x	x	x	100.0
Other expenses	73.8 (A)	17.7	130.0	x	x	x	x	100.0
Total expenses	164.6 (A)	31.8	297.5	x	x	x	x	100.0
Net profit/loss	-1.6 (A)	15.0	-18.2	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	6.4 (A)	0.5	7.4	x	x	x	x	33.3
Purchases and materials	6.4 (A)	0.5	7.4	x	x	x	x	33.3
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	31.1 (A)	5.3	35.4	x	x	x	x	100.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	31.1 (A)	5.3	35.4	x	x	x	x	100.0
Occupancy expenses	9.7 (A)	11.8	9.4	x	x	x	x	100.0
Depreciation	2.8 (A)	3.5	2.7	x	x	x	x	88.9
Repairs and maintenance	0.4 (A)	0.2	0.5	x	x	x	x	33.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	2.9 (A)	4.5	2.6	x	x	x	x	100.0
Rent	3.6 (A)	3.4	3.6	x	x	x	x	66.7
Financial expenses	3.2 (A)	3.2	3.2	x	x	x	x	100.0
Interest and bank charges	1.8 (A)	0.8	2.0	x	x	x	x	88.9
Professional fees	1.4 (A)	2.5	1.2	x	x	x	x	100.0
General expenses	5.2 (A)	9.4	4.5	x	x	x	x	100.0
Advertising	0.3 (A)	0.8	0.3	x	x	x	x	88.9
Delivery expenses	3.3 (A)	5.8	2.9	x	x	x	x	88.9
Insurance	1.6 (A)	2.9	1.4	x	x	x	x	100.0
Other expenses	45.3 (A)	37.8	46.5	x	x	x	x	100.0
Total expenses	101.0 (A)	67.9	108.5	x	x	x	x	100.0
Net profit/loss	-1.0 (A)	32.1	-6.5	x	x	x	x	100.0

(continued)

F4260 Electrical Work *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	75						
Gross operating revenue	107.3 (A)	x	x	x	x	x	x
Total expenses	84.2 (A)	x	x	x	x	x	x
Net profit	23.1 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	85						
Gross operating revenue	344.9 (A)	x	x	x	x	x	x
Total expenses	301.8 (A)	x	x	x	x	x	x
Net profit	43.0 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

F4261 Electrical Work

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25 -	25	71	25	x	71	x	
High value	5,000	71	5,000	x	71	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	163.0 (A)	46.8	279.3	x	x	x	x	100.0
Cost of goods sold	10.4 (A)	0.2	20.6	x	x	x	x	33.3
Purchases and materials	10.4 (A)	0.2	20.6	x	x	x	x	33.3
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	50.7 (A)	2.5	99.0	x	x	x	x	100.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	50.7 (A)	2.5	99.0	x	x	x	x	100.0
Occupancy expenses	15.8 (A)	5.4	26.2	x	x	x	x	100.0
Depreciation	4.6 (A)	1.8	7.5	x	x	x	x	88.9
Repairs and maintenance	0.7 (A)	0.1	1.3	x	x	x	x	33.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	4.7 (A)	2.1	7.2	x	x	x	x	100.0
Rent	5.9 (A)	1.8	10.2	x	x	x	x	66.7
Financial expenses	5.3 (A)	1.5	9.0	x	x	x	x	100.0
Interest and bank charges	3.0 (A)	0.4	5.6	x	x	x	x	88.9
Professional fees	2.3 (A)	1.2	3.4	x	x	x	x	100.0
General expenses	8.5 (A)	4.4	12.7	x	x	x	x	100.0
Advertising	0.5 (A)	0.4	0.7	x	x	x	x	88.9
Delivery expenses	5.3 (A)	2.7	8.0	x	x	x	x	88.9
Insurance	2.7 (A)	1.4	4.0	x	x	x	x	100.0
Other expenses	73.8 (A)	17.7	130.0	x	x	x	x	100.0
Total expenses	164.6 (A)	31.8	297.5	x	x	x	x	100.0
Net profit/loss	-1.6 (A)	15.0	-18.2	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	6.4 (A)	0.5	7.4	x	x	x	x	33.3
Purchases and materials	6.4 (A)	0.5	7.4	x	x	x	x	33.3
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	31.1 (A)	5.3	35.4	x	x	x	x	100.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	31.1 (A)	5.3	35.4	x	x	x	x	100.0
Occupancy expenses	9.7 (A)	11.8	9.4	x	x	x	x	100.0
Depreciation	2.8 (A)	3.5	2.7	x	x	x	x	88.9
Repairs and maintenance	0.4 (A)	0.2	0.5	x	x	x	x	33.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	2.9 (A)	4.5	2.6	x	x	x	x	100.0
Rent	3.6 (A)	3.4	3.6	x	x	x	x	66.7
Financial expenses	3.2 (A)	3.2	3.2	x	x	x	x	100.0
Interest and bank charges	1.8 (A)	0.8	2.0	x	x	x	x	88.9
Professional fees	1.4 (A)	2.5	1.2	x	x	x	x	100.0
General expenses	5.2 (A)	9.4	4.5	x	x	x	x	100.0
Advertising	0.3 (A)	0.8	0.3	x	x	x	x	88.9
Delivery expenses	3.3 (A)	5.8	2.9	x	x	x	x	88.9
Insurance	1.6 (A)	2.9	1.4	x	x	x	x	100.0
Other expenses	45.3 (A)	37.8	46.5	x	x	x	x	100.0
Total expenses	101.0 (A)	67.9	106.5	x	x	x	x	100.0
Net profit/loss	-1.0 (A)	32.1	-6.5	x	x	x	x	100.0

(continued)

F4261 Electrical Work *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	75						
Gross operating revenue	107.3 (A)	x	x	x	x	x	x
Total expenses	84.2 (A)	x	x	x	x	x	x
Net profit	23.1 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	55						
Gross operating revenue	344.9 (A)	x	x	x	x	x	x
Total expenses	301.8 (A)	x	x	x	x	x	x
Net profit	43.0 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

F4270 Interior and Finishing Work

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	30							
				(thousands of dollars)				
Revenue Range: Low value	25	25	80	25	34	80	107	
High value	5,000	80	5,000	34	80	107	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	128.1 (A)	44.9	211.3	31.3	58.4	94.8	327.8	100.0
Cost of goods sold	16.3 (A)	2.3	30.2	0.5	4.2	15.4	45.0	76.9
Purchases and materials	16.3 (A)	2.3	30.2	0.5	4.2	15.4	45.0	76.9
Closing inventory	- (A)	-	-	-	-	-	-	-
Opening inventory	- (A)	-	-	-	-	-	-	-
Wages, salaries and benefits	28.4 (A)	5.3	51.5	1.5	9.2	5.7	97.3	84.6
Direct	- (A)	-	-	-	-	-	-	-
Indirect	28.4 (A)	5.3	51.5	1.5	9.2	5.7	97.3	84.6
Occupancy expenses	10.5 (A)	6.1	14.9	5.3	6.8	6.4	23.5	100.0
Depreciation	4.4 (A)	2.8	5.9	2.3	3.3	1.9	9.9	100.0
Repairs and maintenance	1.0 (A)	0.8	1.4	1.0	0.3	0.3	2.5	46.2
Fuel and oil	0.2 (B)	0.3	-	0.6	-	-	-	7.7
Utilities	2.4 (A)	0.9	3.9	0.8	1.1	1.8	5.9	80.8
Rent	2.6 (A)	1.4	3.7	0.6	2.2	2.3	5.1	53.8
Financial expenses	2.8 (A)	1.4	4.2	1.7	1.2	1.2	7.1	92.3
Interest and bank charges	2.0 (A)	1.1	2.8	1.4	0.8	0.7	5.0	84.6
Professional fees	0.8 (A)	0.3	1.4	0.3	0.3	0.6	2.2	84.6
General expenses	7.0 (A)	4.8	9.4	2.3	6.8	2.8	16.0	96.2
Advertising	0.9 (A)	0.1	1.6	0.1	0.1	0.4	2.9	50.0
Delivery expenses	4.7 (A)	3.4	6.1	1.1	5.7	0.8	11.6	76.9
Insurance	1.4 (A)	1.1	1.7	1.1	1.1	1.7	1.6	73.1
Other expenses	43.5 (A)	12.8	74.2	7.4	18.3	29.9	118.6	100.0
Total expenses	108.5 (A)	32.6	184.4	18.7	46.5	61.4	307.5	100.0
Net profit/loss	19.6 (A)	12.3	26.9	12.6	12.0	33.4	20.3	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	12.7 (A)	5.2	14.3	1.4	7.2	16.2	13.7	76.9
Purchases and materials	12.7 (A)	5.2	14.3	1.4	7.2	16.2	13.7	76.9
Closing inventory	- (A)	-	-	-	-	-	-	-
Opening inventory	- (A)	-	-	-	-	-	-	-
Wages, salaries and benefits	22.2 (A)	11.9	24.4	4.8	15.7	6.0	29.7	84.6
Direct	- (A)	-	-	-	-	-	-	-
Indirect	22.2 (A)	11.9	24.4	4.8	15.7	6.0	29.7	84.6
Occupancy expenses	8.2 (A)	13.5	7.1	16.9	11.7	6.7	7.2	100.0
Depreciation	3.4 (A)	6.2	2.8	7.3	5.7	2.0	3.0	100.0
Repairs and maintenance	0.8 (A)	1.4	0.7	3.1	0.5	0.4	0.8	46.2
Fuel and oil	0.1 (B)	0.7	-	2.0	-	-	-	7.7
Utilities	1.9 (A)	2.0	1.8	2.4	1.8	1.9	1.8	80.8
Rent	2.0 (A)	3.1	1.8	2.0	3.7	2.4	1.6	53.8
Financial expenses	2.2 (A)	3.2	2.0	5.4	2.0	1.3	2.2	92.3
Interest and bank charges	1.5 (A)	2.5	1.3	4.5	1.4	0.7	1.5	84.6
Professional fees	0.7 (A)	0.7	0.6	0.9	0.6	0.6	0.7	84.6
General expenses	5.5 (A)	10.2	4.5	7.4	11.7	3.0	4.9	96.2
Advertising	0.7 (A)	0.2	0.8	0.4	0.1	0.4	0.9	50.0
Delivery expenses	3.7 (A)	7.5	2.9	3.4	9.7	0.7	3.5	76.9
Insurance	1.1 (A)	2.5	0.8	3.6	1.9	1.8	0.5	73.1
Other expenses	34.0 (A)	28.6	35.1	23.7	31.3	31.5	36.2	100.0
Total expenses	84.7 (A)	72.6	87.3	59.6	79.5	64.8	93.8	100.0
Net profit/loss	15.3 (A)	27.4	12.7	40.4	20.5	35.2	6.2	100.0

(continued)

F4270 Interior and Finishing Work *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	91						
Gross operating revenue	108.0 (A)	44.5	171.6	31.1	58.1	94.8	266.2
Total expenses	84.2 (A)	28.1	140.4	15.9	40.2	61.4	237.7
Net profit	23.8 (A)	16.5	31.2	15.1	17.8	33.4	28.5
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	93						
Gross operating revenue	135.6 (A)	54.7	221.0	41.4	66.6	105.0	337.0
Total expenses	107.8 (A)	34.2	185.5	25.2	42.3	78.1	292.9
Net profit	27.8 (A)	20.5	35.5	16.2	24.3	26.8	44.1
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	392	25	x	392	x
High value	5,000	392	5,000	x	392	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	204.7 (A)	138.6	270.8	x	x	x	x
Total current assets	98.9 (A)	74.4	123.3	x	x	x	x
Accounts receivable	58.4 (A)	50.3	66.5	x	x	x	x
Closing inventory	- (A)	-	-	x	x	x	x
Other current assets	40.5 (A)	24.1	56.9	x	x	x	x
Net fixed assets	99.3 (A)	54.4	144.2	x	x	x	x
Other assets and adjustments	6.5 (A)	9.8	3.2	x	x	x	x
Total liabilities	170.5 (A)	125.2	215.9	x	x	x	x
Total current liabilities	83.5 (A)	65.4	101.7	x	x	x	x
Current bank loans	16.3 (A)	14.3	18.4	x	x	x	x
Other current liabilities	67.2 (A)	51.1	83.3	x	x	x	x
Long-term bank loans	3.5 (A)	6.9	-	x	x	x	x
Other liabilities and adjustments	83.5 (A)	52.9	114.2	x	x	x	x
Total equity	34.2 (A)	13.4	54.9	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.2	1.1	1.2	x	x	x	x
Debt to equity ratio	5.0	9.3	3.9	x	x	x	x
Interest coverage ratio	1.5	-1.5	2.8	x	x	x	x
Debt ratio	0.8	0.9	0.8	x	x	x	x
Revenue to equity ratio	12.5	18.2	11.1	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	244.6	486.3	185.3	x	x	x	x
Net profit to equity	12.2	-82.2	35.3	x	x	x	x
Net fixed assets to equity	290.8	405.0	262.8	x	x	x	x
Gross margin	54.3	56.6	53.4	x	x	x	x
Return on total assets	5.8	-4.7	11.2	x	x	x	x
				(days)			
Collection period-accounts receivable	49.8	75.1	39.7	x	x	x	x

F4274 Finish Carpentry

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	80	25	x	80	107	
High value	5,000		80	5,000	x	80	107	5,000	
Selected Expense Items					(thousands of dollars)				
Gross operating revenue	123.4	(A)	49.2	197.5	x	x	93.7	301.3	100.0
Cost of goods sold	5.5	(A)	1.8	9.4	x	x	3.3	15.4	61.5
Purchases and materials	5.5	(A)	1.8	9.4	x	x	3.3	15.4	61.5
Closing inventory	-	(A)	-	-	x	x	-	-	-
Opening inventory	-	(A)	-	-	x	x	-	-	-
Wages, salaries and benefits	29.9	(A)	8.2	51.6	x	x	4.7	98.5	100.0
Direct	-	(A)	-	-	x	x	-	-	-
Indirect	29.9	(A)	8.2	51.6	x	x	4.7	98.5	100.0
Occupancy expenses	10.6	(A)	7.8	13.4	x	x	9.8	17.0	100.0
Depreciation	4.3	(A)	4.1	4.5	x	x	1.9	7.1	100.0
Repairs and maintenance	1.7	(A)	0.8	2.7	x	x	0.7	4.7	61.5
Fuel and oil	0.2	(A)	0.4	-	x	x	-	-	7.7
Utilities	2.4	(A)	0.9	3.8	x	x	2.7	5.0	84.6
Rent	2.0	(A)	1.5	2.4	x	x	4.8	0.2	46.2
Financial expenses	3.7	(A)	2.5	4.9	x	x	1.9	7.8	92.3
Interest and bank charges	2.7	(A)	2.1	3.4	x	x	1.1	5.7	84.6
Professional fees	1.0	(A)	0.4	1.5	x	x	0.8	2.1	84.6
General expenses	5.8	(A)	4.8	6.8	x	x	3.9	9.7	100.0
Advertising	0.2	(A)	0.2	0.3	x	x	0.3	0.4	53.8
Delivery expenses	3.7	(A)	2.9	4.4	x	x	1.1	7.8	76.9
Insurance	1.9	(A)	1.7	2.1	x	x	2.5	1.6	84.6
Other expenses	42.8	(A)	13.4	72.3	x	x	36.3	108.3	100.0
Total expenses	98.3	(A)	38.2	158.3	x	x	60.0	256.7	100.0
Net profit/loss	25.1	(A)	11.0	39.2	x	x	33.8	44.8	100.0
Selected Expense Items					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	4.4	(A)	3.2	4.7	x	x	3.6	5.1	61.5
Purchases and materials	4.4	(A)	3.2	4.7	x	x	3.6	5.1	61.5
Closing inventory	-	(A)	-	-	x	x	-	-	-
Opening inventory	-	(A)	-	-	x	x	-	-	-
Wages, salaries and benefits	24.2	(A)	16.6	26.1	x	x	5.0	32.7	100.0
Direct	-	(A)	-	-	x	x	-	-	-
Indirect	24.2	(A)	16.6	26.1	x	x	5.0	32.7	100.0
Occupancy expenses	8.6	(A)	15.8	6.8	x	x	10.5	5.6	100.0
Depreciation	3.5	(A)	8.3	2.3	x	x	2.1	2.4	100.0
Repairs and maintenance	1.4	(A)	1.6	1.4	x	x	0.7	1.6	61.5
Fuel and oil	0.2	(A)	0.9	-	x	x	-	-	7.7
Utilities	1.9	(A)	1.8	1.9	x	x	2.9	1.7	84.6
Rent	1.6	(A)	3.1	1.2	x	x	4.9	0.1	46.2
Financial expenses	3.0	(A)	5.1	2.5	x	x	2.0	2.6	92.3
Interest and bank charges	2.2	(A)	4.2	1.7	x	x	1.2	1.9	84.6
Professional fees	0.8	(A)	0.9	0.7	x	x	0.9	0.7	84.6
General expenses	4.7	(A)	9.7	3.4	x	x	4.1	3.2	100.0
Advertising	0.2	(A)	0.3	0.2	x	x	0.3	0.1	53.8
Delivery expenses	3.0	(A)	6.0	2.3	x	x	1.2	2.6	76.9
Insurance	1.5	(A)	3.4	1.0	x	x	2.7	0.5	84.6
Other expenses	34.7	(A)	27.2	36.6	x	x	38.7	35.9	100.0
Total expenses	79.7	(A)	77.7	80.2	x	x	64.0	85.2	100.0
Net profit/loss	20.3	(A)	22.3	19.8	x	x	36.0	14.8	100.0

(continued)

F4274 Finish Carpentry *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	80						
Gross operating revenue	131.7 (A)	49.5	197.5	x	x	93.7	301.3
Total expenses	100.7 (A)	28.7	158.3	x	x	60.0	256.7
Net profit	31.0 (A)	20.8	39.2	x	x	33.8	44.6
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	94						
Gross operating revenue	124.6 (A)	60.4	188.9	x	x	109.1	260.5
Total expenses	104.3 (A)	46.6	163.0	x	x	95.8	221.8
Net profit	20.3 (A)	13.8	27.0	x	x	13.3	38.9
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

F4275 Painting and Decorating Work

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	90	25	x	90	x	
High value	5,000	90	5,000	x	90	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	157.6 (A)	47.3	267.8	x	x	x	x	100.0
Cost of goods sold	31.5 (A)	5.0	57.9	x	x	x	x	100.0
Purchases and materials	31.5 (A)	5.0	57.9	x	x	x	x	100.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	34.8 (A)	3.1	66.6	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	34.8 (A)	3.1	66.6	x	x	x	x	70.0
Occupancy expenses	12.2 (A)	5.7	18.6	x	x	x	x	100.0
Depreciation	4.6 (A)	2.1	7.1	x	x	x	x	100.0
Repairs and maintenance	0.6 (B)	0.7	0.4	x	x	x	x	40.0
Fuel and oil	0.2 (B)	0.3	-	x	x	x	x	10.0
Utilities	2.8 (A)	1.0	4.6	x	x	x	x	80.0
Rent	4.1 (A)	1.7	6.5	x	x	x	x	70.0
Financial expenses	2.5 (A)	0.6	4.4	x	x	x	x	100.0
Interest and bank charges	1.6 (A)	0.3	2.8	x	x	x	x	90.0
Professional fees	0.9 (A)	0.2	1.6	x	x	x	x	90.0
General expenses	8.7 (A)	4.6	12.8	x	x	x	x	100.0
Advertising	1.9 (A)	-	3.9	x	x	x	x	50.0
Delivery expenses	5.6 (A)	3.7	7.6	x	x	x	x	80.0
Insurance	1.1 (A)	0.9	1.3	x	x	x	x	70.0
Other expenses	54.2 (A)	16.0	92.4	x	x	x	x	100.0
Total expenses	143.9 (A)	35.0	252.8	x	x	x	x	100.0
Net profit/loss	13.7 (A)	12.4	15.0	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	20.0 (A)	10.6	21.6	x	x	x	x	100.0
Purchases and materials	20.0 (A)	10.6	21.6	x	x	x	x	100.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	22.1 (A)	6.5	24.9	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	22.1 (A)	6.5	24.9	x	x	x	x	70.0
Occupancy expenses	7.7 (A)	12.1	7.0	x	x	x	x	100.0
Depreciation	2.9 (A)	4.4	2.6	x	x	x	x	100.0
Repairs and maintenance	0.4 (B)	1.4	0.2	x	x	x	x	40.0
Fuel and oil	0.1 (B)	0.7	-	x	x	x	x	10.0
Utilities	1.8 (A)	2.2	1.7	x	x	x	x	80.0
Rent	2.6 (A)	3.5	2.4	x	x	x	x	70.0
Financial expenses	1.6 (A)	1.2	1.7	x	x	x	x	100.0
Interest and bank charges	1.0 (A)	0.7	1.1	x	x	x	x	90.0
Professional fees	0.6 (A)	0.5	0.6	x	x	x	x	90.0
General expenses	5.5 (A)	9.7	4.8	x	x	x	x	100.0
Advertising	1.2 (A)	-	1.4	x	x	x	x	50.0
Delivery expenses	3.6 (A)	7.9	2.8	x	x	x	x	80.0
Insurance	0.7 (A)	1.8	0.5	x	x	x	x	70.0
Other expenses	34.4 (A)	33.7	34.5	x	x	x	x	100.0
Total expenses	91.3 (A)	73.8	94.4	x	x	x	x	100.0
Net profit/loss	8.7 (B)	26.2	5.6	x	x	x	x	100.0

(continued)

F4275 Painting and Decorating Work *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	86						
Gross operating revenue	96.8 (A)	47.3	162.3	x	x	x	x
Total expenses	79.1 (A)	35.0	137.6	x	x	x	x
Net profit	17.6 (A)	12.4	24.6	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	82						
Gross operating revenue	132.6 (A)	46.0	219.1	x	x	x	x
Total expenses	102.1 (A)	35.1	169.0	x	x	x	x
Net profit	30.5 (A)	10.9	50.1	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	40						
				(thousands of dollars)			
Revenue Range: Low value	25	25	176	25	81	176	458
High value	5,000	176	5,000	81	176	458	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	371.2 (A)	91.8	650.6	60.8	122.9	343.6	957.7
Total current assets	123.8 (A)	37.9	221.6	34.8	41.0	58.8	394.7
Accounts receivable	47.8 (B)	7.4	87.7	5.0	9.7	23.2	152.2
Closing inventory	- (A)	-	-	-	-	-	-
Other current assets	82.2 (A)	30.5	133.9	29.7	31.3	35.4	232.4
Net fixed assets	210.3 (A)	51.8	368.7	21.8	81.8	209.2	528.3
Other assets and adjustments	31.2 (B)	2.1	60.3	4.3	-	75.9	44.7
Total liabilities	310.6 (A)	85.1	536.0	35.3	135.0	272.9	799.1
Total current liabilities	113.8 (A)	43.3	183.9	25.8	60.8	74.1	293.8
Current bank loans	8.9 (A)	9.5	4.2	2.9	16.2	1.8	6.6
Other current liabilities	106.8 (A)	33.8	179.7	22.9	44.6	72.3	287.2
Long-term bank loans	22.2 (B)	2.5	41.8	-	4.9	39.0	44.8
Other liabilities and adjustments	174.8 (B)	39.4	310.2	9.5	69.3	159.7	460.7
Total equity	60.7 (A)	6.7	114.7	25.5	-12.1	70.8	158.5
FINANCIAL RATIOS				(times)			
Current ratio	1.1	0.9	1.2	1.3	0.7	0.8	1.3
Debt to equity ratio	5.1	12.8	4.7	1.4	-11.1	3.9	5.0
Interest coverage ratio	1.2	3.4	1.1	8.2	1.6	2.8	0.7
Debt ratio	0.8	0.9	0.8	0.6	1.1	0.8	0.8
Revenue to equity ratio	6.1	14.1	5.7	2.4	-10.5	3.9	6.4
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	187.3	648.8	160.4	101.1	-500.7	104.7	185.3
Net profit to equity	6.6	68.5	3.0	28.9	-14.6	28.0	-8.2
Net fixed assets to equity	346.6	776.3	321.6	85.4	-673.9	295.6	333.2
Gross margin	63.4	60.7	63.8	48.5	66.5	61.6	64.4
Return on total assets	5.4	7.0	5.2	13.8	3.7	9.5	3.7
				(days)			
Collection period-accounts receivable	46.6	28.6	49.4	30.0	27.9	30.7	54.5

G0000 Transportation And Storage Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	80								
					(thousands of dollars)				
Revenue Range: Low value	25		25	34	25	x	34	47	
High value	5,000		34	5,000	x	34	47	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	83.6	(A)	32.4	134.8	x	x	34.5	235.2	100.0
Cost of goods sold	4.5	(A)	-	8.9	x	x	0.2	17.8	25.3
Purchases and materials	4.5	(A)	-	8.9	x	x	0.2	17.8	25.3
Closing inventory	-	(A)	-	-	x	x	-	-	-
Opening inventory	-	(A)	-	-	x	x	-	-	-
Wages, salaries and benefits	13.5	(B)	-	28.9	x	x	0.5	53.2	65.3
Direct	-	(A)	-	-	x	x	-	-	-
Indirect	13.5	(B)	-	28.9	x	x	0.5	53.2	65.3
Occupancy expenses	30.5	(A)	13.3	47.8	x	x	13.5	81.8	97.3
Depreciation	9.7	(A)	4.1	15.3	x	x	5.8	25.1	85.3
Repairs and maintenance	6.2	(A)	0.1	12.3	x	x	0.4	24.2	61.3
Fuel and oil	5.9	(A)	2.9	8.8	x	x	0.3	17.3	38.0
Utilities	1.2	(A)	-	2.5	x	x	0.2	4.8	70.7
Rent	7.5	(A)	5.2	8.7	x	x	7.1	10.4	46.7
Financial expenses	3.3	(A)	0.1	6.8	x	x	0.2	13.0	92.0
Interest and bank charges	2.5	(A)	-	4.9	x	x	0.2	9.8	82.7
Professional fees	0.9	(B)	-	1.7	x	x	-	3.4	81.3
General expenses	12.0	(A)	8.0	15.9	x	x	10.3	21.8	80.0
Advertising	0.3	(A)	-	0.8	x	x	-	1.1	40.0
Delivery expenses	7.9	(A)	6.2	9.7	x	x	7.8	11.7	58.0
Insurance	3.7	(A)	1.8	5.6	x	x	2.5	8.7	69.3
Other expenses	9.9	(A)	3.3	16.4	x	x	1.4	31.3	100.0
Total expenses	73.5	(A)	24.7	122.3	x	x	26.1	218.5	100.0
Net profit/loss	10.1	(A)	7.7	12.5	x	x	8.4	16.7	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	5.3	(A)	-	6.6	x	x	0.6	7.5	25.3
Purchases and materials	5.3	(A)	-	6.6	x	x	0.6	7.5	25.3
Closing inventory	-	(A)	-	-	x	x	-	-	-
Opening inventory	-	(A)	-	-	x	x	-	-	-
Wages, salaries and benefits	16.1	(A)	0.1	19.9	x	x	1.5	22.6	65.3
Direct	-	(A)	-	-	x	x	-	-	-
Indirect	16.1	(A)	0.1	19.9	x	x	1.5	22.6	65.3
Occupancy expenses	36.4	(A)	40.9	35.3	x	x	39.2	34.8	97.3
Depreciation	11.6	(A)	12.8	11.4	x	x	16.1	10.7	85.3
Repairs and maintenance	7.4	(A)	0.2	9.1	x	x	1.1	10.3	61.3
Fuel and oil	7.0	(A)	9.0	6.5	x	x	0.9	7.4	38.0
Utilities	1.5	(A)	-	1.8	x	x	0.5	2.0	70.7
Rent	8.9	(A)	19.1	6.5	x	x	20.5	4.4	46.7
Financial expenses	4.0	(A)	0.2	4.9	x	x	0.6	5.5	92.0
Interest and bank charges	2.9	(A)	0.1	3.6	x	x	0.5	4.1	82.7
Professional fees	1.0	(A)	0.1	1.3	x	x	0.1	1.4	81.3
General expenses	14.3	(A)	24.7	11.8	x	x	29.8	9.2	80.0
Advertising	0.4	(A)	-	0.4	x	x	0.1	0.5	40.0
Delivery expenses	9.5	(A)	19.0	7.2	x	x	22.5	5.0	58.0
Insurance	4.4	(A)	5.7	4.1	x	x	7.1	3.7	69.3
Other expenses	11.8	(A)	10.3	12.1	x	x	4.1	13.3	100.0
Total expenses	87.9	(A)	76.2	90.7	x	x	75.8	92.9	100.0
Net profit/loss	12.1	(A)	23.8	9.3	x	x	24.2	7.1	100.0

(continued)

G0000 Transportation And Storage Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	92						
Gross operating revenue	64.4 (A)	32.8	100.0	x	x	34.3	184.3
Total expenses	50.6 (A)	24.5	79.8	x	x	25.7	149.2
Net profit	13.8 (A)	8.1	20.3	x	x	8.7	35.1
Non-Profitable:							
Gross operating revenue	308.2 (B)	x	x	x	x	x	x
Total expenses	338.9 (B)	x	x	x	x	x	x
Net loss	-32.8 (B)	x	x	x	x	x	x
1990							
Profitable:							
Percent of businesses	77						
Gross operating revenue	107.2 (A)	36.3	188.2	29.5	42.9	85.9	288.3
Total expenses	85.6 (A)	27.2	150.7	21.8	32.8	65.8	235.3
Net profit	21.6 (A)	9.0	35.5	7.7	10.3	20.1	50.9
Non-Profitable:							
Gross operating revenue	159.2 (A)	34.8	345.6	29.5	40.7	84.2	408.4
Total expenses	179.3 (A)	42.0	274.8	36.2	48.3	91.6	459.6
Net loss	-20.1 (A)	-7.2	-29.2	-6.7	-7.7	-7.4	-51.1
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	30						
				(thousands of dollars)			
Revenue Range: Low value	25	25	179	25	108	179	484
High value	5,000	179	5,000	108	179	484	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	411.9 (A)	123.2	700.6	50.3	196.1	400.7	1,000.6
Total current assets	144.6 (A)	39.9	249.2	37.7	42.2	99.5	389.0
Accounts receivable	53.9 (A)	9.9	97.9	12.3	7.5	30.0	165.8
Closing inventory	- (A)	-	-	-	-	-	-
Other current assets	90.7 (A)	30.1	151.4	25.4	34.8	69.5	233.2
Net fixed assets	231.9 (A)	72.8	391.2	7.8	137.3	218.3	594.1
Other assets and adjustments	35.4 (A)	10.7	60.2	4.8	16.6	82.9	37.5
Total liabilities	347.2 (A)	114.9	579.4	23.7	206.1	284.1	674.8
Total current liabilities	125.0 (A)	49.8	200.2	18.3	81.3	84.5	315.9
Current bank loans	6.9 (A)	9.4	4.4	-	18.9	1.2	7.5
Other current liabilities	118.1 (A)	40.3	195.8	18.3	62.4	83.2	308.4
Long-term bank loans	25.2 (A)	4.0	46.3	-	8.0	53.6	42.0
Other liabilities and adjustments	197.0 (A)	61.2	332.9	5.5	116.9	148.9	516.9
Total equity	64.7 (A)	8.3	121.2	26.6	-10.0	116.6	125.8
FINANCIAL RATIOS				(times)			
Current ratio	1.2	0.8	1.2	2.1	0.5	1.2	1.3
Debt to equity ratio	5.4	13.8	4.8	0.9	-20.7	2.4	7.0
Interest coverage ratio	1.1	1.3	1.1	19.5	-0.4	2.9	0.7
Debt ratio	0.8	0.9	0.8	0.5	1.1	0.7	0.9
Revenue to equity ratio	6.3	12.9	5.9	2.4	-14.9	2.8	8.7
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	193.0	599.0	165.2	66.7	-816.0	72.4	251.2
Net profit to equity	3.4	14.4	2.8	45.3	98.8	19.1	-12.7
Net fixed assets to equity	358.2	873.4	322.8	29.4	x	187.2	448.5
Gross margin	63.8	63.3	63.6	58.1	65.1	58.2	65.0
Return on total assets	5.0	4.1	5.1	25.2	-1.3	8.5	3.8
				(days)			
Collection period-accounts receivable	48.0	33.7	50.2	66.7	18.3	33.3	55.2

G4500 Transportation Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	70							
				(thousands of dollars)				
Revenue Range: Low value	25	25	34	25	x	34	39	
High value	5,000	34	5,000	x	34	39	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	83.6 (A)	32.4	134.7	x	x	34.0	235.3	100.0
Cost of goods sold	4.5 (A)	-	9.0	x	x	0.2	17.9	26.0
Purchases and materials	4.5 (A)	-	9.0	x	x	0.2	17.9	26.0
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	13.1 (B)	-	28.2	x	x	0.5	51.9	84.4
Direct	- (A)	-	-	x	x	-	-	-
Indirect	13.1 (B)	-	28.2	x	x	0.5	51.9	84.4
Occupancy expenses	30.6 (A)	13.3	47.9	x	x	13.4	82.3	97.3
Depreciation	9.8 (A)	4.1	15.5	x	x	5.7	25.4	84.9
Repairs and maintenance	6.0 (A)	0.1	12.0	x	x	0.2	23.8	60.3
Fuel and oil	5.9 (A)	2.9	8.9	x	x	0.1	17.7	37.0
Utilities	1.2 (A)	-	2.5	x	x	0.1	4.9	69.9
Rent	7.8 (A)	6.2	9.0	x	x	7.4	10.5	47.9
Financial expenses	3.3 (A)	0.1	6.6	x	x	0.1	13.1	91.8
Interest and bank charges	2.5 (A)	-	4.9	x	x	0.1	9.8	82.2
Professional fees	0.8 (A)	-	1.7	x	x	-	3.3	80.8
General expenses	12.1 (A)	8.0	16.2	x	x	10.4	22.0	79.5
Advertising	0.3 (A)	-	0.6	x	x	-	1.1	41.1
Delivery expenses	8.1 (A)	6.1	10.0	x	x	7.8	12.1	56.2
Insurance	3.7 (A)	1.8	5.6	x	x	2.5	8.7	68.5
Other expenses	9.9 (A)	3.4	16.5	x	x	1.1	31.9	100.0
Total expenses	73.5 (A)	24.7	122.4	x	x	25.7	219.1	100.0
Net profit/loss	10.0 (A)	7.7	12.3	x	x	8.4	16.3	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	5.4 (A)	-	6.7	x	x	0.5	7.6	26.0
Purchases and materials	5.4 (A)	-	6.7	x	x	0.5	7.6	26.0
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	15.7 (A)	0.1	19.5	x	x	1.6	22.0	84.4
Direct	- (A)	-	-	x	x	-	-	-
Indirect	15.7 (A)	0.1	19.5	x	x	1.8	22.0	84.4
Occupancy expenses	36.6 (A)	40.9	35.5	x	x	39.3	35.0	97.3
Depreciation	11.7 (A)	12.5	11.5	x	x	16.6	10.8	84.9
Repairs and maintenance	7.2 (A)	0.2	8.9	x	x	0.5	10.1	60.3
Fuel and oil	7.1 (A)	9.1	6.6	x	x	0.4	7.5	37.0
Utilities	1.5 (A)	-	1.8	x	x	0.2	2.1	69.9
Rent	9.1 (A)	19.1	6.7	x	x	21.7	4.5	47.9
Financial expenses	4.0 (A)	0.2	4.9	x	x	0.3	5.6	91.8
Interest and bank charges	3.0 (A)	0.1	3.7	x	x	0.2	4.2	82.2
Professional fees	1.0 (A)	0.1	1.2	x	x	0.1	1.4	80.8
General expenses	14.5 (A)	24.8	12.0	x	x	30.8	9.3	79.5
Advertising	0.4 (A)	-	0.4	x	x	0.1	0.5	41.1
Delivery expenses	9.8 (A)	18.9	7.4	x	x	23.0	5.2	56.2
Insurance	4.5 (A)	5.7	4.2	x	x	7.5	3.7	68.5
Other expenses	11.9 (A)	10.5	12.2	x	x	3.2	13.5	100.0
Total expenses	88.0 (A)	76.2	90.8	x	x	75.4	93.1	100.0
Net profit/loss	12.0 (A)	23.8	9.2	x	x	24.6	6.9	100.0

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G4500 Transportation Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	55						
Gross operating revenue	64.2 (A)	32.5	98.9	x	x	33.9	178.8
Total expenses	50.6 (A)	24.5	79.2	x	x	25.3	145.6
Net profit	13.6 (A)	8.1	19.6	x	x	8.6	33.2
Non-Profitable:							
Gross operating revenue	341.9 (B)	x	x	x	x	x	x
Total expenses	379.7 (B)	x	x	x	x	x	x
Net loss	-37.8 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	77						
Gross operating revenue	107.2 (A)	36.3	186.2	29.5	42.9	85.9	268.3
Total expenses	85.6 (A)	27.2	150.7	21.8	32.6	65.8	235.3
Net profit	21.6 (A)	9.0	35.5	7.7	10.3	20.1	50.9
Non-Profitable:							
Gross operating revenue	159.2 (A)	34.8	245.6	29.5	40.7	84.2	408.4
Total expenses	179.3 (A)	42.0	274.8	36.2	48.3	91.8	459.8
Net loss	-20.1 (A)	-7.2	-29.2	-6.7	-7.7	-7.4	-51.1
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	484	25	x	484	x
High value	5,000	484	5,000	x	484	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	444.2 (A)	287.2	601.2	x	x	x	x
Total current assets	286.6 (A)	143.2	390.1	x	x	x	x
Accounts receivable	80.4 (A)	22.7	138.2	x	x	x	x
Closing inventory	- (A)	-	-	x	x	x	x
Other current assets	186.2 (A)	120.5	251.9	x	x	x	x
Net fixed assets	143.8 (A)	100.9	186.7	x	x	x	x
Other assets and adjustments	33.8 (A)	43.1	24.5	x	x	x	x
Total liabilities	322.0 (A)	109.1	534.8	x	x	x	x
Total current liabilities	180.1 (A)	86.5	273.8	x	x	x	x
Current bank loans	6.0 (A)	-	12.1	x	x	x	x
Other current liabilities	174.1 (A)	86.5	261.7	x	x	x	x
Long-term bank loans	9.3 (A)	9.3	9.3	x	x	x	x
Other liabilities and adjustments	132.5 (A)	13.3	251.7	x	x	x	x
Total equity	122.2 (A)	178.1	66.4	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.5	1.7	1.4	x	x	x	x
Debt to equity ratio	2.6	0.8	8.1	x	x	x	x
Interest coverage ratio	-	10.0	-0.5	x	x	x	x
Debt ratio	0.7	0.4	0.9	x	x	x	x
Revenue to equity ratio	5.9	0.9	19.2	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	147.3	48.6	412.2	x	x	x	x
Net profit to equity	-19.1	10.8	-99.3	x	x	x	x
Net fixed assets to equity	117.6	56.7	281.1	x	x	x	x
Gross margin	62.2	70.5	61.2	x	x	x	x
Return on total assets	-0.1	7.5	-3.7	x	x	x	x
				(days)			
Collection period-accounts receivable	40.9	52.0	39.5	x	x	x	x

G4510 Air Transport Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	104	25	x	104	673	
High value	5,000	104	5,000	x	104	673	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	471.2 (A)	54.3	888.0	x	x	319.9	1,466.1	100.0
Cost of goods sold	53.6 (A)	2.1	105.2	x	x	24.1	188.2	35.7
Purchases and materials	53.6 (A)	2.1	105.2	x	x	24.1	188.2	35.7
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	118.4 (A)	8.8	228.3	x	x	98.2	358.4	71.4
Direct	- (A)	-	-	x	x	-	-	-
Indirect	118.4 (A)	8.8	228.3	x	x	98.2	358.4	71.4
Occupancy expenses	212.2 (A)	11.1	413.3	x	x	82.1	744.4	100.0
Depreciation	32.4 (A)	6.8	57.9	x	x	42.7	73.2	100.0
Repairs and maintenance	74.4 (A)	3.4	145.4	x	x	13.1	277.6	71.4
Fuel and oil	58.8 (A)	-	117.7	x	x	12.3	223.1	42.9
Utilities	5.9 (A)	0.7	11.1	x	x	6.2	16.0	78.6
Rent	40.7 (A)	0.2	81.1	x	x	7.8	154.5	57.1
Financial expenses	19.8 (A)	2.1	37.5	x	x	9.2	65.8	100.0
Interest and bank charges	14.9 (A)	1.2	28.7	x	x	4.9	52.8	92.9
Professional fees	4.9 (A)	1.0	8.8	x	x	4.3	13.3	92.9
General expenses	35.8 (A)	6.8	64.8	x	x	28.2	100.0	85.7
Advertising	2.2 (A)	-	4.4	x	x	1.9	6.9	42.9
Delivery expenses	5.1 (A)	5.3	4.9	x	x	3.9	5.9	42.9
Insurance	28.2 (A)	1.2	55.2	x	x	20.4	90.1	78.6
Other expenses	40.9 (A)	6.8	75.0	x	x	58.4	93.8	100.0
Total expenses	480.5 (A)	37.2	923.8	x	x	296.1	1,551.5	100.0
Net profit/loss	-9.3 (A)	17.1	-35.8	x	x	23.8	-95.4	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	11.4 (A)	3.8	11.8	x	x	7.5	12.8	35.7
Purchases and materials	11.4 (A)	3.8	11.8	x	x	7.5	12.8	35.7
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	25.1 (A)	15.7	25.7	x	x	30.7	24.8	71.4
Direct	- (A)	-	-	x	x	-	-	-
Indirect	25.1 (A)	15.7	25.7	x	x	30.7	24.8	71.4
Occupancy expenses	45.0 (A)	20.5	46.5	x	x	25.7	51.1	100.0
Depreciation	6.9 (A)	12.5	6.5	x	x	13.3	5.0	100.0
Repairs and maintenance	15.8 (A)	6.2	16.4	x	x	4.1	19.1	71.4
Fuel and oil	12.5 (A)	-	13.3	x	x	3.8	15.3	42.9
Utilities	1.3 (A)	1.3	1.3	x	x	1.9	1.1	78.6
Rent	8.6 (A)	0.4	9.1	x	x	2.4	10.6	57.1
Financial expenses	4.2 (A)	3.9	4.2	x	x	2.9	4.5	100.0
Interest and bank charges	3.2 (A)	2.2	3.2	x	x	1.5	3.6	92.9
Professional fees	1.0 (A)	1.8	1.0	x	x	1.3	0.9	92.9
General expenses	7.8 (A)	12.1	7.3	x	x	8.2	7.1	85.7
Advertising	0.5 (A)	0.1	0.5	x	x	0.6	0.5	42.9
Delivery expenses	1.1 (B)	9.8	0.6	x	x	1.2	0.4	42.9
Insurance	6.0 (A)	2.3	6.2	x	x	6.4	6.2	78.6
Other expenses	8.7 (A)	12.4	8.4	x	x	17.6	6.4	100.0
Total expenses	102.0 (A)	68.5	104.0	x	x	92.6	108.6	100.0
Net profit/loss	-2.0 (A)	31.5	-4.0	x	x	7.4	-6.6	100.0

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G4510 Air Transport Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	59						
Gross operating revenue	211.6 (A)	59.3	479.9	x	x	x	x
Total expenses	156.7 (A)	35.2	370.9	x	x	x	x
Net profit	54.9 (A)	24.1	109.0	x	x	x	x
Non-Profitable:							
Gross operating revenue	842.9 (A)	x	x	x	x	x	x
Total expenses	944.2 (A)	x	x	x	x	x	x
Net loss	-101.3 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	70						
Gross operating revenue	307.6 (A)	x	x	x	x	x	x
Total expenses	280.0 (A)	x	x	x	x	x	x
Net profit	27.6 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	484	25	x	484	x
High value	5,000	484	5,000	x	484	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	435.0 (A)	321.8	548.2	x	x	x	x
Total current assets	218.3 (A)	146.4	290.1	x	x	x	x
Accounts receivable	58.7 (A)	24.4	89.0	x	x	x	x
Closing inventory	- (A)	-	-	x	x	x	x
Other current assets	161.5 (A)	122.0	201.1	x	x	x	x
Net fixed assets	175.4 (A)	122.7	228.1	x	x	x	x
Other assets and adjustments	41.3 (A)	52.7	29.9	x	x	x	x
Total liabilities	294.9 (A)	124.0	465.8	x	x	x	x
Total current liabilities	121.9 (A)	97.0	148.7	x	x	x	x
Current bank loans	7.4 (A)	-	14.8	x	x	x	x
Other current liabilities	114.5 (A)	97.0	132.0	x	x	x	x
Long-term bank loans	11.4 (A)	11.4	11.4	x	x	x	x
Other liabilities and adjustments	161.6 (A)	15.8	307.7	x	x	x	x
Total equity	140.1 (A)	197.8	82.4	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.8	1.5	2.0	x	x	x	x
Debt to equity ratio	2.1	0.8	5.7	x	x	x	x
Interest coverage ratio	-0.5	7.8	-1.0	x	x	x	x
Debt ratio	0.7	0.4	0.8	x	x	x	x
Revenue to equity ratio	3.9	0.9	11.0	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	87.0	49.0	178.1	x	x	x	x
Net profit to equity	-22.4	8.4	-98.4	x	x	x	x
Net fixed assets to equity	125.2	62.0	277.0	x	x	x	x
Gross margin	63.8	71.9	62.0	x	x	x	x
Return on total assets	-2.4	6.0	-7.3	x	x	x	x
				(days)			
Collection period-accounts receivable	38.0	49.7	35.7	x	x	x	x

G4512 Non-Scheduled Air Transport, Chartered, Industry

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	142	25	x	142	573	
High value	5,000	142	5,000	x	142	573	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	376.5 (A)	55.6	697.4	x	x	378.4	1,016.4	100.0
Cost of goods sold	14.1 (A)	2.7	25.6	x	x	30.6	20.6	36.4
Purchases and materials	14.1 (A)	2.7	25.6	x	x	30.6	20.6	36.4
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	119.5 (A)	12.2	226.9	x	x	114.8	339.0	72.7
Direct	- (A)	-	-	x	x	-	-	-
Indirect	119.5 (A)	12.2	226.9	x	x	114.8	339.0	72.7
Occupancy expenses	163.2 (A)	13.8	312.7	x	x	100.1	525.3	100.0
Depreciation	30.7 (A)	8.9	52.5	x	x	54.4	50.6	100.0
Repairs and maintenance	58.5 (A)	2.1	115.0	x	x	15.3	214.7	72.7
Fuel and oil	34.6 (A)	-	69.2	x	x	15.9	122.6	45.5
Utilities	5.8 (A)	1.1	10.5	x	x	7.4	13.5	81.8
Rent	33.6 (A)	1.8	65.4	x	x	7.0	123.8	63.6
Financial expenses	19.2 (A)	2.4	36.1	x	x	10.5	61.6	100.0
Interest and bank charges	14.5 (A)	1.0	28.1	x	x	6.3	49.9	90.9
Professional fees	4.7 (A)	1.4	8.0	x	x	4.2	11.7	90.9
General expenses	31.3 (A)	10.1	52.5	x	x	30.6	74.5	100.0
Advertising	2.7 (A)	0.1	5.3	x	x	2.3	8.2	45.5
Delivery expenses	6.6 (A)	6.9	6.4	x	x	5.0	7.7	54.5
Insurance	22.0 (A)	3.1	40.9	x	x	23.3	58.5	90.9
Other expenses	49.8 (A)	10.8	88.8	x	x	60.7	116.9	100.0
Total expenses	397.2 (A)	52.0	742.5	x	x	347.3	1,137.8	100.0
Net profit/loss	-20.7 (A)	3.7	-45.1	x	x	31.1	-121.4	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	3.8 (A)	4.8	3.7	x	x	8.1	2.0	36.4
Purchases and materials	3.8 (A)	4.8	3.7	x	x	8.1	2.0	36.4
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	31.7 (A)	21.9	32.5	x	x	30.3	33.4	72.7
Direct	- (A)	-	-	x	x	-	-	-
Indirect	31.7 (A)	21.9	32.5	x	x	30.3	33.4	72.7
Occupancy expenses	43.4 (A)	24.8	44.8	x	x	26.4	51.7	100.0
Depreciation	8.2 (A)	15.9	7.5	x	x	14.4	5.0	100.0
Repairs and maintenance	15.5 (A)	3.7	16.5	x	x	4.0	21.1	72.7
Fuel and oil	9.2 (A)	-	9.9	x	x	4.2	12.1	45.5
Utilities	1.5 (A)	2.0	1.5	x	x	2.0	1.3	81.8
Rent	8.9 (A)	3.2	9.4	x	x	1.9	12.2	63.6
Financial expenses	5.1 (A)	4.3	5.2	x	x	2.8	6.1	100.0
Interest and bank charges	3.9 (A)	1.8	4.0	x	x	1.7	4.9	90.9
Professional fees	1.2 (A)	2.5	1.1	x	x	1.1	1.2	90.9
General expenses	8.3 (A)	18.1	7.5	x	x	8.1	7.3	100.0
Advertising	0.7 (A)	0.2	0.8	x	x	0.8	0.8	45.5
Delivery expenses	1.8 (B)	12.4	0.9	x	x	1.3	0.8	54.5
Insurance	5.8 (A)	5.6	5.9	x	x	6.1	5.8	90.9
Other expenses	13.2 (A)	19.5	12.7	x	x	16.0	11.5	100.0
Total expenses	105.5 (A)	93.4	106.5	x	x	91.8	111.9	100.0
Net profit/loss	-5.5 (A)	6.6	-6.5	x	x	8.2	-11.9	100.0

(continued)

G4512 Non-Scheduled Air Transport, Chartered, Industry *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	54							
Gross operating revenue	268.3	(A)	x	x	x	x	x	x
Total expenses	208.0	(A)	x	x	x	x	x	x
Net profit	60.3	(B)	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	504.8	(A)	x	x	x	x	x	x
Total expenses	621.6	(A)	x	x	x	x	x	x
Net loss	-116.8	(A)	x	x	x	x	x	x
1993								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
					INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10							
					(thousands of dollars)			
Revenue Range: Low value	25		25	x	25	x	x	x
High value	5,000		x	5,000	x	x	x	5,000
BALANCE SHEET					(thousands of dollars)			
Total assets	994.1	(A)	x	x	x	x	x	x
Total current assets	159.3	(A)	x	x	x	x	x	x
Accounts receivable	65.1	(A)	x	x	x	x	x	x
Closing inventory	-	(A)	x	x	x	x	x	x
Other current assets	94.3	(A)	x	x	x	x	x	x
Net fixed assets	752.3	(A)	x	x	x	x	x	x
Other assets and adjustments	82.4	(A)	x	x	x	x	x	x
Total liabilities	862.1	(A)	x	x	x	x	x	x
Total current liabilities	174.3	(A)	x	x	x	x	x	x
Current bank loans	9.2	(A)	x	x	x	x	x	x
Other current liabilities	165.0	(A)	x	x	x	x	x	x
Long-term bank loans	45.9	(A)	x	x	x	x	x	x
Other liabilities and adjustments	641.9	(A)	x	x	x	x	x	x
Total equity	132.0	(A)	x	x	x	x	x	x
FINANCIAL RATIOS					(times)			
Current ratio	0.9		x	x	x	x	x	x
Debt to equity ratio	6.5		x	x	x	x	x	x
Interest coverage ratio	1.8		x	x	x	x	x	x
Debt ratio	0.9		x	x	x	x	x	x
Revenue to equity ratio	2.0		x	x	x	x	x	x
Revenue to closing inventories ratio	x		x	x	x	x	x	x
					(percent)			
Current debt to equity	132.1		x	x	x	x	x	x
Net profit to equity	24.5		x	x	x	x	x	x
Net fixed assets to equity	570.1		x	x	x	x	x	x
Gross margin	99.0		x	x	x	x	x	x
Return on total assets	7.2		x	x	x	x	x	x
					(days)			
Collection period-accounts receivable	88.7		x	x	x	x	x	x

G4520 Service Industries Incidental to Air Transport

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	147	25	x	147	x	
High value	5,000	147	5,000	x	147	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	211.8 (A)	74.8	349.1	x	x	x	x	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	1.8 (A)	1.8	1.8	x	x	x	x	33.3
Direct	- (A)	-	-	x	x	x	x	-
Indirect	1.8 (A)	1.8	1.8	x	x	x	x	33.3
Occupancy expenses	85.0 (A)	36.5	133.4	x	x	x	x	88.9
Depreciation	68.5 (A)	12.5	124.6	x	x	x	x	77.8
Repairs and maintenance	10.8 (A)	13.7	7.9	x	x	x	x	55.6
Fuel and oil	1.6 (B)	2.3	0.9	x	x	x	x	33.3
Utilities	1.5 (A)	3.0	0.1	x	x	x	x	33.3
Rent	2.5 (A)	5.1	-	x	x	x	x	11.1
Financial expenses	28.8 (A)	5.5	52.0	x	x	x	x	100.0
Interest and bank charges	24.9 (A)	1.0	48.8	x	x	x	x	77.8
Professional fees	3.8 (A)	4.5	3.2	x	x	x	x	77.8
General expenses	5.5 (A)	10.4	0.6	x	x	x	x	55.6
Advertising	0.2 (A)	0.5	-	x	x	x	x	33.3
Delivery expenses	1.1 (A)	2.1	0.1	x	x	x	x	22.2
Insurance	4.2 (A)	7.8	0.5	x	x	x	x	55.6
Other expenses	50.2 (A)	14.7	85.7	x	x	x	x	100.0
Total expenses	171.1 (A)	68.9	273.3	x	x	x	x	100.0
Net profit/loss	40.7 (A)	5.7	75.8	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	0.8 (A)	2.2	0.4	x	x	x	x	33.3
Direct	- (A)	-	-	x	x	x	x	-
Indirect	0.8 (A)	2.2	0.4	x	x	x	x	33.3
Occupancy expenses	40.1 (A)	49.0	38.2	x	x	x	x	88.9
Depreciation	32.3 (A)	16.7	35.7	x	x	x	x	77.8
Repairs and maintenance	5.1 (A)	18.4	2.3	x	x	x	x	55.6
Fuel and oil	0.8 (B)	3.0	0.3	x	x	x	x	33.3
Utilities	0.7 (A)	4.0	-	x	x	x	x	33.3
Rent	1.2 (A)	6.8	-	x	x	x	x	11.1
Financial expenses	13.6 (A)	7.4	14.9	x	x	x	x	100.0
Interest and bank charges	11.8 (A)	1.4	14.0	x	x	x	x	77.8
Professional fees	1.8 (A)	6.0	0.9	x	x	x	x	77.8
General expenses	2.6 (A)	14.0	0.2	x	x	x	x	55.6
Advertising	0.1 (A)	0.6	-	x	x	x	x	33.3
Delivery expenses	0.5 (A)	2.9	-	x	x	x	x	22.2
Insurance	2.0 (A)	10.5	0.1	x	x	x	x	55.6
Other expenses	23.7 (A)	19.8	24.5	x	x	x	x	100.0
Total expenses	80.8 (A)	92.4	78.3	x	x	x	x	100.0
Net profit/loss	19.2 (A)	7.6	21.7	x	x	x	x	100.0

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G4520 Service Industries Incidental to Air Transport *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	81						
Gross operating revenue	243.1 (A)	x	x	x	x	x	x
Total expenses	186.7 (A)	x	x	x	x	x	x
Net profit	56.4 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	75						
Gross operating revenue	117.2 (A)	x	x	x	x	x	x
Total expenses	76.5 (A)	x	x	x	x	x	x
Net profit	40.7 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

G4522 Aircraft Rental Industry

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	x	25	x	x	x	
High value	5,000		x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	194.2	(A)	x	x	x	x	x	x	100.0
Cost of goods sold	-	(A)	x	x	x	x	x	x	-
Purchases and materials	-	(A)	x	x	x	x	x	x	-
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	-	(A)	x	x	x	x	x	x	-
Wages, salaries and benefits	1.1	(A)	x	x	x	x	x	x	16.7
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	1.1	(A)	x	x	x	x	x	x	16.7
Occupancy expenses	98.9	(A)	x	x	x	x	x	x	100.0
Depreciation	82.3	(A)	x	x	x	x	x	x	100.0
Repairs and maintenance	14.5	(A)	x	x	x	x	x	x	66.7
Fuel and oil	1.7	(B)	x	x	x	x	x	x	33.3
Utilities	0.3	(B)	x	x	x	x	x	x	33.3
Rent	-	(A)	x	x	x	x	x	x	-
Financial expenses	32.4	(A)	x	x	x	x	x	x	100.0
Interest and bank charges	29.2	(A)	x	x	x	x	x	x	83.3
Professional fees	3.2	(A)	x	x	x	x	x	x	83.3
General expenses	1.7	(A)	x	x	x	x	x	x	50.0
Advertising	-	(B)	x	x	x	x	x	x	33.3
Delivery expenses	0.4	(A)	x	x	x	x	x	x	16.7
Insurance	1.2	(A)	x	x	x	x	x	x	50.0
Other expenses	9.6	(A)	x	x	x	x	x	x	100.0
Total expenses	143.6	(A)	x	x	x	x	x	x	100.0
Net profit/loss	50.6	(A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	-	(A)	x	x	x	x	x	x	-
Purchases and materials	-	(A)	x	x	x	x	x	x	-
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	-	(A)	x	x	x	x	x	x	-
Wages, salaries and benefits	0.5	(A)	x	x	x	x	x	x	16.7
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	0.5	(A)	x	x	x	x	x	x	16.7
Occupancy expenses	50.9	(A)	x	x	x	x	x	x	100.0
Depreciation	42.4	(A)	x	x	x	x	x	x	100.0
Repairs and maintenance	7.5	(A)	x	x	x	x	x	x	66.7
Fuel and oil	0.9	(B)	x	x	x	x	x	x	33.3
Utilities	0.2	(B)	x	x	x	x	x	x	33.3
Rent	-	(A)	x	x	x	x	x	x	-
Financial expenses	16.7	(A)	x	x	x	x	x	x	100.0
Interest and bank charges	15.1	(A)	x	x	x	x	x	x	83.3
Professional fees	1.6	(A)	x	x	x	x	x	x	83.3
General expenses	0.9	(A)	x	x	x	x	x	x	50.0
Advertising	-	(B)	x	x	x	x	x	x	33.3
Delivery expenses	0.2	(A)	x	x	x	x	x	x	16.7
Insurance	0.6	(A)	x	x	x	x	x	x	50.0
Other expenses	5.0	(A)	x	x	x	x	x	x	100.0
Total expenses	74.0	(A)	x	x	x	x	x	x	100.0
Net profit/loss	26.0	(A)	x	x	x	x	x	x	100.0

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G4522 Aircraft Rental Industry *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	57							
Gross operating revenue	220.0	(A)	x	x	x	x	x	x
Total expenses	158.4	(A)	x	x	x	x	x	x
Net profit	61.6	(A)	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
1993								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY							
BUSINESSES IN SAMPLE (no.)	10							
					(thousands of dollars)			
Revenue Range: Low value	25		25	176	25	x	176	x
High value	5,000		176	5,000	x	176	x	5,000
BALANCE SHEET					(thousands of dollars)			
Total assets	146.0	(A)	119.5	172.6	x	x	x	x
Total current assets	42.0	(B)	30.7	53.3	x	x	x	x
Accounts receivable	14.3	(B)	12.3	16.3	x	x	x	x
Closing inventory	-	(A)	-	-	x	x	x	x
Other current assets	27.7	(A)	18.3	37.0	x	x	x	x
Net fixed assets	95.8	(A)	88.8	102.5	x	x	x	x
Other assets and adjustments	8.4	(C)	-	16.8	x	x	x	x
Total liabilities	132.8	(A)	113.5	152.0	x	x	x	x
Total current liabilities	58.7	(B)	30.4	83.1	x	x	x	x
Current bank loans	8.0	(B)	15.9	0.1	x	x	x	x
Other current liabilities	48.7	(B)	14.5	83.0	x	x	x	x
Long-term bank loans	16.1	(C)	8.4	23.8	x	x	x	x
Other liabilities and adjustments	58.9	(B)	74.7	45.1	x	x	x	x
Total equity	13.3	(C)	6.0	20.6	x	x	x	x
FINANCIAL RATIOS					(times)			
Current ratio	0.7		1.0	0.5	x	x	x	x
Debt to equity ratio	10.0		19.1	7.4	x	x	x	x
Interest coverage ratio	2.9		1.9	4.1	x	x	x	x
Debt ratio	0.9		1.0	0.9	x	x	x	x
Revenue to equity ratio	16.6		22.6	14.8	x	x	x	x
Revenue to closing inventories ratio	x		x	x	x	x	x	x
					(percent)			
Current debt to equity	427.6		510.3	403.7	x	x	x	x
Net profit to equity	72.6		82.8	69.6	x	x	x	x
Net fixed assets to equity	720.8		x	497.7	x	x	x	x
Gross margin	56.9		58.2	56.4	x	x	x	x
Return on total assets	10.0		8.5	11.0	x	x	x	x
					(days)			
Collection period-accounts receivable	23.7		33.2	19.5	x	x	x	x

G4560 Truck Transport Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	30								
					(thousands of dollars)				
Revenue Range: Low value	25		25	139	25	78	139	163	
High value	5,000		139	5,000	78	139	163	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	144.6	(A)	85.1	204.1	61.4	108.9	154.7	253.5	100.0
Cost of goods sold	7.9	(B)	2.5	13.3	3.6	1.4	1.2	25.3	42.9
Purchases and materials	7.9	(B)	2.5	13.3	3.6	1.4	1.2	25.3	42.9
Closing inventory	-	(A)	-	-	-	-	-	-	-
Opening inventory	-	(A)	-	-	-	-	-	-	-
Wages, salaries and benefits	27.6	(B)	10.8	44.3	1.9	19.7	20.6	68.0	75.0
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	27.6	(B)	10.8	44.3	1.9	19.7	20.6	68.0	75.0
Occupancy expenses	35.4	(A)	23.7	47.2	14.1	33.3	30.9	63.6	100.0
Depreciation	14.1	(A)	9.0	19.1	6.4	11.7	16.3	21.9	89.3
Repairs and maintenance	6.8	(A)	4.5	9.1	3.0	6.1	2.7	15.5	78.6
Fuel and oil	6.6	(C)	3.2	10.1	-	6.3	0.8	19.3	42.9
Utilities	5.2	(A)	3.9	6.5	4.1	3.6	7.7	5.3	96.4
Rent	2.7	(A)	3.1	2.4	0.6	5.5	3.3	1.5	57.1
Financial expenses	7.3	(A)	3.3	11.2	2.9	3.7	9.7	12.7	96.4
Interest and bank charges	4.7	(A)	2.0	7.4	1.9	2.1	6.6	8.3	92.9
Professional fees	2.5	(B)	1.3	3.8	1.0	1.8	3.1	4.4	92.9
General expenses	22.1	(A)	17.4	26.8	21.3	13.5	33.9	19.6	89.3
Advertising	0.4	(A)	0.1	0.7	-	0.2	0.2	1.3	42.9
Delivery expenses	18.0	(A)	15.2	20.9	19.2	11.1	29.5	12.4	71.4
Insurance	3.6	(B)	2.1	5.1	2.1	2.1	4.2	6.0	82.1
Other expenses	22.2	(B)	14.2	30.2	3.9	24.6	17.3	43.2	100.0
Total expenses	122.5	(A)	72.0	173.0	47.8	98.1	113.6	232.4	100.0
Net profit/loss	22.2	(A)	13.2	31.1	13.6	12.7	41.2	21.1	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	5.5	(B)	2.9	6.5	5.9	1.3	0.8	10.0	42.9
Purchases and materials	5.5	(B)	2.9	6.5	5.9	1.3	0.8	10.0	42.9
Closing inventory	-	(A)	-	-	-	-	-	-	-
Opening inventory	-	(A)	-	-	-	-	-	-	-
Wages, salaries and benefits	19.0	(B)	12.7	21.7	3.1	18.1	13.3	26.8	75.0
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	19.0	(B)	12.7	21.7	3.1	18.1	13.3	26.8	75.0
Occupancy expenses	24.5	(A)	27.8	23.1	23.0	30.6	19.9	25.1	100.0
Depreciation	9.7	(A)	10.6	9.4	10.4	10.7	10.6	8.7	89.3
Repairs and maintenance	4.7	(A)	5.3	4.5	4.8	5.6	1.7	6.1	78.6
Fuel and oil	4.6	(C)	3.7	4.9	-	5.8	0.5	7.6	42.9
Utilities	3.6	(B)	4.6	3.2	6.7	3.3	5.0	2.1	96.4
Rent	1.9	(B)	3.6	1.2	1.0	5.1	2.1	0.6	57.1
Financial expenses	5.0	(A)	3.9	5.5	4.8	3.4	6.3	5.0	96.4
Interest and bank charges	3.3	(A)	2.4	3.6	3.2	2.0	4.3	3.3	92.9
Professional fees	1.8	(A)	1.5	1.9	1.6	1.5	2.0	1.8	92.9
General expenses	15.3	(B)	20.4	13.1	34.7	12.4	21.9	7.7	89.3
Advertising	0.3	(B)	0.1	0.4	-	0.2	0.2	0.5	42.9
Delivery expenses	12.5	(B)	17.8	10.3	31.2	10.2	19.1	4.9	71.4
Insurance	2.5	(B)	2.5	2.5	3.5	1.9	2.7	2.4	82.1
Other expenses	15.4	(A)	16.7	14.8	6.3	22.6	11.2	17.0	100.0
Total expenses	84.7	(A)	84.5	84.7	77.8	88.3	73.4	91.7	100.0
Net profit/loss	15.3	(A)	15.5	15.3	22.2	11.7	26.6	8.3	100.0

(continued)

G4560 Truck Transport Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	89						
Gross operating revenue	137.1 (A)	81.6	195.7	61.4	100.1	154.7	252.2
Total expenses	111.5 (B)	66.9	158.5	47.8	90.2	113.6	220.4
Net profit	25.6 (A)	14.6	37.2	13.6	15.8	41.2	31.8
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	66						
Gross operating revenue	137.1 (A)	77.2	203.7	45.2	97.7	135.4	294.7
Total expenses	109.1 (A)	61.5	162.2	38.5	76.2	101.3	243.2
Net profit	28.0 (A)	15.7	41.6	6.7	21.5	34.1	51.5
Non-Profitable:							
Gross operating revenue	201.2 (A)	x	x	x	x	x	x
Total expenses	230.7 (A)	x	x	x	x	x	x
Net loss	-29.4 (A)	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	176	25	x	176	x
High value	5,000	176	5,000	x	176	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	144.8 (B)	104.7	184.8	x	x	x	x
Total current assets	46.4 (B)	33.2	59.5	x	x	x	x
Accounts receivable	14.8 (B)	13.1	16.6	x	x	x	x
Closing inventory	- (A)	-	-	x	x	x	x
Other current assets	31.5 (A)	20.1	43.0	x	x	x	x
Net fixed assets	91.4 (A)	71.4	111.4	x	x	x	x
Other assets and adjustments	x (F)	x	x	x	x	x	x
Total liabilities	123.8 (A)	88.0	159.7	x	x	x	x
Total current liabilities	60.7 (B)	31.3	90.1	x	x	x	x
Current bank loans	9.6 (B)	19.1	0.1	x	x	x	x
Other current liabilities	51.1 (B)	12.2	90.0	x	x	x	x
Long-term bank loans	19.4 (C)	10.1	28.7	x	x	x	x
Other liabilities and adjustments	43.7 (B)	46.5	40.9	x	x	x	x
Total equity	20.9 (C)	16.7	25.1	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.8	1.1	0.7	x	x	x	x
Debt to equity ratio	5.9	5.3	6.4	x	x	x	x
Interest coverage ratio	5.4	5.0	5.7	x	x	x	x
Debt ratio	0.9	0.8	0.9	x	x	x	x
Revenue to equity ratio	9.8	7.7	11.2	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	290.3	187.4	358.6	x	x	x	x
Net profit to equity	85.2	58.8	69.4	x	x	x	x
Net fixed assets to equity	437.0	428.0	443.1	x	x	x	x
Gross margin	x	x	x	x	x	x	x
Return on total assets	11.5	11.8	11.4	x	x	x	x
				(days)			
Collection period-accounts receivable	26.4	37.4	21.5	x	x	x	x

G4561 General Freight Trucking Industry

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	20							
				(thousands of dollars)				
Revenue Range: Low value	25	25	122	25	78	122	163	
High value	5,000	122	5,000	78	122	163	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	141.5 (B)	86.9	196.2	67.9	105.9	149.7	242.7	100.0
Cost of goods sold	4.0 (C)	3.4	4.7	5.1	1.8	0.7	8.7	47.4
Purchases and materials	4.0 (C)	3.4	4.7	5.1	1.8	0.7	8.7	47.4
Closing inventory	- (A)	-	-	-	-	-	-	-
Opening inventory	- (A)	-	-	-	-	-	-	-
Wages, salaries and benefits	26.1 (C)	9.2	47.1	3.5	14.9	25.7	68.4	68.4
Direct	- (A)	-	-	-	-	-	-	-
Indirect	26.1 (C)	9.2	47.1	3.5	14.9	25.7	68.4	68.4
Occupancy expenses	33.6 (B)	22.5	44.7	14.8	30.1	28.3	63.1	100.0
Depreciation	13.3 (B)	10.2	16.4	6.9	13.6	11.3	21.4	89.5
Repairs and maintenance	6.5 (A)	5.3	7.7	3.8	6.7	2.7	12.8	73.7
Fuel and oil	7.8 (C)	3.3	12.4	-	6.5	1.2	23.8	47.4
Utilities	4.2 (A)	2.9	5.5	3.1	2.7	6.4	4.6	94.7
Rent	1.7 (A)	0.7	2.7	0.9	0.6	4.6	0.9	57.9
Financial expenses	5.9 (B)	3.7	8.0	2.8	4.6	5.3	10.7	94.7
Interest and bank charges	2.8 (A)	2.2	3.4	1.8	2.7	2.0	4.8	94.7
Professional fees	3.1 (B)	1.8	4.6	1.2	1.9	3.3	5.9	94.7
General expenses	22.9 (A)	17.1	28.8	21.4	12.8	35.2	22.3	84.2
Advertising	0.2 (A)	-	0.4	-	0.1	0.6	0.3	42.1
Delivery expenses	19.2 (B)	15.3	23.1	19.8	10.8	29.8	16.5	68.4
Insurance	3.5 (B)	1.7	5.2	1.6	1.9	4.9	5.5	73.7
Other expenses	25.7 (B)	18.3	35.2	3.4	29.2	23.3	47.0	100.0
Total expenses	120.3 (B)	72.1	168.4	51.0	93.3	116.6	220.2	100.0
Net profit/loss	21.3 (A)	14.8	27.8	16.9	12.6	33.1	22.5	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	2.9 (C)	3.9	2.4	7.5	1.5	0.5	3.6	47.4
Purchases and materials	2.9 (C)	3.9	2.4	7.5	1.5	0.5	3.6	47.4
Closing inventory	- (A)	-	-	-	-	-	-	-
Opening inventory	- (A)	-	-	-	-	-	-	-
Wages, salaries and benefits	19.9 (B)	10.6	24.0	5.1	14.1	17.2	28.2	68.4
Direct	- (A)	-	-	-	-	-	-	-
Indirect	19.9 (B)	10.6	24.0	5.1	14.1	17.2	28.2	68.4
Occupancy expenses	23.7 (B)	25.8	22.8	21.7	28.5	17.6	26.0	100.0
Depreciation	9.4 (A)	11.8	8.4	10.1	12.8	7.6	8.8	89.5
Repairs and maintenance	4.6 (B)	6.0	3.9	5.6	6.3	1.8	5.2	73.7
Fuel and oil	5.5 (C)	3.8	6.3	-	6.2	0.8	9.7	47.4
Utilities	3.0 (B)	3.4	2.8	4.6	2.6	4.3	1.9	94.7
Rent	1.2 (B)	0.9	1.4	1.3	0.8	3.0	0.4	57.9
Financial expenses	4.1 (A)	4.3	4.1	4.2	4.4	3.6	4.4	94.7
Interest and bank charges	2.0 (A)	2.5	1.7	2.4	2.6	1.3	2.0	94.7
Professional fees	2.2 (A)	1.8	2.3	1.8	1.8	2.2	2.4	94.7
General expenses	16.2 (B)	19.6	14.7	31.5	12.1	23.5	9.2	84.2
Advertising	0.2 (B)	-	0.2	-	0.1	0.4	0.1	42.1
Delivery expenses	13.6 (B)	17.6	11.8	29.1	10.2	19.9	6.8	68.4
Insurance	2.4 (B)	2.0	2.7	2.3	1.8	3.3	2.3	73.7
Other expenses	18.2 (A)	18.7	17.9	5.0	27.5	15.6	19.4	100.0
Total expenses	85.0 (A)	83.0	85.8	75.1	88.1	77.9	90.7	100.0
Net profit/loss	15.0 (B)	17.0	14.2	24.9	11.9	22.1	9.3	100.0

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G4561 General Freight Trucking Industry *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	90						
Gross operating revenue	141.6 (B)	82.0	195.1	67.9	100.8	150.1	252.5
Total expenses	117.9 (B)	65.0	169.0	51.0	83.8	116.5	226.5
Net profit	23.7 (A)	17.0	30.1	16.9	17.2	33.6	26.0
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	84						
Gross operating revenue	123.7 (A)	80.9	165.2	x	x	x	x
Total expenses	99.5 (A)	77.2	127.6	x	x	x	x
Net profit	24.2 (A)	13.7	37.5	x	x	x	x
Non-Profitable:							
Gross operating revenue	247.4 (A)	x	x	x	x	x	x
Total expenses	284.8 (A)	x	x	x	x	x	x
Net loss	-37.4 (A)	x	x	x	x	x	x

G4564 Dry Bulk Materials Trucking Industry

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	135.9 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	23.1 (A)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	23.1 (A)	x	x	x	x	x	x	100.0
Occupancy expenses	36.9 (A)	x	x	x	x	x	x	100.0
Depreciation	10.1 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	9.1 (A)	x	x	x	x	x	x	80.0
Fuel and oil	2.5 (A)	x	x	x	x	x	x	20.0
Utilities	7.4 (A)	x	x	x	x	x	x	100.0
Rent	7.8 (A)	x	x	x	x	x	x	60.0
Financial expenses	7.3 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	6.1 (A)	x	x	x	x	x	x	80.0
Professional fees	1.1 (A)	x	x	x	x	x	x	100.0
General expenses	28.3 (A)	x	x	x	x	x	x	100.0
Advertising	0.4 (A)	x	x	x	x	x	x	60.0
Delivery expenses	21.1 (A)	x	x	x	x	x	x	100.0
Insurance	4.9 (A)	x	x	x	x	x	x	100.0
Other expenses	15.2 (A)	x	x	x	x	x	x	100.0
Total expenses	108.8 (A)	x	x	x	x	x	x	100.0
Net profit/loss	27.1 (A)	x	x	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	17.0 (A)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	17.0 (A)	x	x	x	x	x	x	100.0
Occupancy expenses	27.1 (A)	x	x	x	x	x	x	100.0
Depreciation	7.4 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	6.7 (A)	x	x	x	x	x	x	80.0
Fuel and oil	1.9 (A)	x	x	x	x	x	x	20.0
Utilities	5.4 (A)	x	x	x	x	x	x	100.0
Rent	5.7 (A)	x	x	x	x	x	x	60.0
Financial expenses	5.3 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	4.5 (A)	x	x	x	x	x	x	80.0
Professional fees	0.8 (A)	x	x	x	x	x	x	100.0
General expenses	19.4 (A)	x	x	x	x	x	x	100.0
Advertising	0.3 (A)	x	x	x	x	x	x	60.0
Delivery expenses	15.5 (A)	x	x	x	x	x	x	100.0
Insurance	3.6 (A)	x	x	x	x	x	x	100.0
Other expenses	11.2 (A)	x	x	x	x	x	x	100.0
Total expenses	80.1 (A)	x	x	x	x	x	x	100.0
Net profit/loss	19.9 (A)	x	x	x	x	x	x	100.0

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G4564 Dry Bulk Materials Trucking Industry *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	135.9 (A)	x	x	x	x	x	x
Total expenses	108.8 (A)	x	x	x	x	x	x
Net profit	27.1 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

G4580 Other Transportation Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20							
				(thousands of dollars)				
Revenue Range: Low value	25	25	34	25	x	34	x	
High value	5,000	34	5,000	x	34	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	36.9 (A)	32.2	41.5	x	x	x	x	100.0
Cost of goods sold	0.5 (C)	-	1.0	x	x	x	x	6.3
Purchases and materials	0.5 (C)	-	1.0	x	x	x	x	6.3
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	1.9 (B)	-	3.9	x	x	x	x	50.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	1.9 (B)	-	3.9	x	x	x	x	50.0
Occupancy expenses	13.6 (A)	13.2	14.1	x	x	x	x	100.0
Depreciation	4.7 (A)	3.6	5.8	x	x	x	x	75.0
Repairs and maintenance	0.1 (B)	-	0.3	x	x	x	x	25.0
Fuel and oil	2.1 (B)	3.8	0.3	x	x	x	x	25.0
Utilities	0.2 (B)	-	0.3	x	x	x	x	37.5
Rent	6.6 (A)	5.8	7.3	x	x	x	x	50.0
Financial expenses	0.2 (B)	-	0.5	x	x	x	x	68.8
Interest and bank charges	0.2 (B)	-	0.4	x	x	x	x	56.3
Professional fees	0.1 (B)	-	0.1	x	x	x	x	50.0
General expenses	9.4 (A)	7.5	11.3	x	x	x	x	81.3
Advertising	0.1 (B)	-	0.1	x	x	x	x	50.0
Delivery expenses	7.2 (A)	5.8	8.5	x	x	x	x	62.5
Insurance	2.1 (A)	1.6	2.6	x	x	x	x	56.3
Other expenses	3.5 (B)	4.0	2.9	x	x	x	x	100.0
Total expenses	29.1 (A)	24.7	33.5	x	x	x	x	100.0
Net profit/loss	7.8 (A)	7.6	8.0	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.3 (C)	-	2.3	x	x	x	x	6.3
Purchases and materials	1.3 (C)	-	2.3	x	x	x	x	6.3
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	5.3 (B)	-	9.4	x	x	x	x	50.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	5.3 (B)	-	9.4	x	x	x	x	50.0
Occupancy expenses	36.9 (A)	40.9	33.8	x	x	x	x	100.0
Depreciation	12.7 (A)	11.2	13.9	x	x	x	x	75.0
Repairs and maintenance	0.4 (B)	-	0.7	x	x	x	x	25.0
Fuel and oil	5.6 (B)	11.7	0.8	x	x	x	x	25.0
Utilities	0.4 (B)	-	0.8	x	x	x	x	37.5
Rent	17.8 (A)	17.9	17.7	x	x	x	x	50.0
Financial expenses	0.7 (B)	0.1	1.1	x	x	x	x	68.8
Interest and bank charges	0.5 (B)	0.1	0.9	x	x	x	x	56.3
Professional fees	0.1 (B)	-	0.2	x	x	x	x	50.0
General expenses	25.4 (A)	23.1	27.2	x	x	x	x	81.3
Advertising	0.2 (B)	-	0.3	x	x	x	x	50.0
Delivery expenses	19.5 (A)	18.1	20.5	x	x	x	x	62.5
Insurance	5.8 (A)	5.1	6.4	x	x	x	x	56.3
Other expenses	9.4 (B)	12.5	7.0	x	x	x	x	100.0
Total expenses	78.9 (A)	76.6	80.7	x	x	x	x	100.0
Net profit/loss	21.1 (A)	23.4	19.3	x	x	x	x	100.0

(continued)

G4580 Other Transportation Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	97						
Gross operating revenue	35.5 (A)	32.4	38.6	x	x	x	x
Total expenses	27.1 (A)	24.6	29.6	x	x	x	x
Net profit	8.4 (A)	7.8	9.0	x	x	x	x
Non-Profitable:							
Gross operating revenue	77.3 (B)	x	x	x	x	x	x
Total expenses	87.5 (B)	x	x	x	x	x	x
Net loss	-10.1 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	84						
Gross operating revenue	53.1 (A)	30.8	73.2	27.9	33.6	44.1	102.3
Total expenses	41.9 (A)	24.1	58.0	21.8	26.3	33.0	83.0
Net profit	11.2 (A)	6.7	15.3	6.1	7.3	11.2	19.4
Non-Profitable:							
Gross operating revenue	57.3 (A)	31.8	101.1	x	x	x	x
Total expenses	65.1 (A)	38.6	110.4	x	x	x	x
Net loss	-7.8 (A)	-6.9	-9.3	x	x	x	x

G4581 Taxicab Industry

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20								
				(thousands of dollars)					
Revenue Range: Low value	25		25	34	25	x	34	x	
High value	5,000		34	5,000	x	34	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)					
Gross operating revenue	36.9	(A)	32.2	41.5	x	x	x	x	100.0
Cost of goods sold	0.5	(C)	-	1.0	x	x	x	x	6.3
Purchases and materials	0.5	(C)	-	1.0	x	x	x	x	6.3
Closing inventory	-	(A)	-	-	x	x	x	x	-
Opening inventory	-	(A)	-	-	x	x	x	x	-
Wages, salaries and benefits	1.9	(B)	-	3.9	x	x	x	x	50.0
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	1.9	(B)	-	3.9	x	x	x	x	50.0
Occupancy expenses	13.6	(A)	13.2	14.1	x	x	x	x	100.0
Depreciation	4.7	(A)	3.6	5.8	x	x	x	x	75.0
Repairs and maintenance	0.1	(B)	-	0.3	x	x	x	x	25.0
Fuel and oil	2.1	(B)	3.8	0.3	x	x	x	x	25.0
Utilities	0.2	(B)	-	0.3	x	x	x	x	37.5
Rent	6.6	(A)	5.8	7.3	x	x	x	x	50.0
Financial expenses	0.2	(B)	-	0.5	x	x	x	x	68.8
Interest and bank charges	0.2	(B)	-	0.4	x	x	x	x	56.3
Professional fees	0.1	(B)	-	0.1	x	x	x	x	50.0
General expenses	9.4	(A)	7.5	11.3	x	x	x	x	81.3
Advertising	0.1	(B)	-	0.1	x	x	x	x	50.0
Delivery expenses	7.2	(A)	5.8	8.5	x	x	x	x	62.5
Insurance	2.1	(A)	1.8	2.6	x	x	x	x	56.3
Other expenses	3.5	(B)	4.0	2.9	x	x	x	x	100.0
Total expenses	29.1	(A)	24.7	33.5	x	x	x	x	100.0
Net profit/loss	7.8	(A)	7.8	8.0	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)					
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.3	(C)	-	2.3	x	x	x	x	6.3
Purchases and materials	1.3	(C)	-	2.3	x	x	x	x	6.3
Closing inventory	-	(A)	-	-	x	x	x	x	-
Opening inventory	-	(A)	-	-	x	x	x	x	-
Wages, salaries and benefits	5.3	(B)	-	9.4	x	x	x	x	50.0
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	5.3	(B)	-	9.4	x	x	x	x	50.0
Occupancy expenses	36.9	(A)	40.9	33.8	x	x	x	x	100.0
Depreciation	12.7	(A)	11.2	13.9	x	x	x	x	75.0
Repairs and maintenance	0.4	(B)	-	0.7	x	x	x	x	25.0
Fuel and oil	5.6	(B)	11.7	0.8	x	x	x	x	25.0
Utilities	0.4	(B)	-	0.8	x	x	x	x	37.5
Rent	17.8	(A)	17.9	17.7	x	x	x	x	50.0
Financial expenses	0.7	(B)	0.1	1.1	x	x	x	x	68.8
Interest and bank charges	0.5	(B)	0.1	0.9	x	x	x	x	56.3
Professional fees	0.1	(B)	-	0.2	x	x	x	x	50.0
General expenses	25.4	(A)	23.1	27.2	x	x	x	x	81.3
Advertising	0.2	(B)	-	0.3	x	x	x	x	50.0
Delivery expenses	19.5	(A)	18.1	20.5	x	x	x	x	62.5
Insurance	5.8	(A)	5.1	6.4	x	x	x	x	56.3
Other expenses	9.4	(B)	12.5	7.0	x	x	x	x	100.0
Total expenses	78.9	(A)	78.6	80.7	x	x	x	x	100.0
Net profit/loss	21.1	(A)	23.4	19.3	x	x	x	x	100.0

(continued)

G4581 Taxicab Industry *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	97						
Gross operating revenue	35.5 (A)	32.4	38.6	x	x	x	x
Total expenses	27.1 (A)	24.8	29.6	x	x	x	x
Net profit	8.4 (A)	7.8	9.0	x	x	x	x
Non-Profitable:							
Gross operating revenue	77.3 (B)	x	x	x	x	x	x
Total expenses	87.5 (B)	x	x	x	x	x	x
Net loss	-10.1 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	83						
Gross operating revenue	52.4 (A)	30.8	73.5	27.8	33.5	43.7	101.1
Total expenses	41.3 (A)	24.1	58.1	21.8	26.2	32.8	81.5
Net profit	11.1 (A)	6.7	15.4	6.1	7.3	10.9	19.6
Non-Profitable:							
Gross operating revenue	57.3 (A)	30.7	88.3	x	x	x	x
Total expenses	65.1 (A)	36.9	97.9	x	x	x	x
Net loss	-7.8 (A)	-6.3	-9.6	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	132	25	x	132	x
High value	5,000	132	5,000	x	132	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	179.4 (A)	94.0	264.7	x	x	x	x
Total current assets	46.7 (A)	32.3	61.2	x	x	x	x
Accounts receivable	17.3 (A)	9.9	24.8	x	x	x	x
Closing inventory	- (A)	-	-	x	x	x	x
Other current assets	29.4 (A)	22.4	36.4	x	x	x	x
Net fixed assets	107.8 (A)	58.6	157.0	x	x	x	x
Other assets and adjustments	24.8 (A)	3.1	46.5	x	x	x	x
Total liabilities	103.5 (A)	74.8	132.2	x	x	x	x
Total current liabilities	44.4 (A)	27.6	61.2	x	x	x	x
Current bank loans	1.2 (A)	-	2.4	x	x	x	x
Other current liabilities	43.2 (A)	27.6	58.8	x	x	x	x
Long-term bank loans	7.0 (A)	-	14.1	x	x	x	x
Other liabilities and adjustments	52.1 (A)	47.3	56.9	x	x	x	x
Total equity	75.8 (A)	19.2	132.5	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.1	1.2	1.0	x	x	x	x
Debt to equity ratio	1.4	3.9	1.0	x	x	x	x
Interest coverage ratio	7.2	2.9	12.7	x	x	x	x
Debt ratio	0.8	0.8	0.5	x	x	x	x
Revenue to equity ratio	3.4	5.9	3.0	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	58.5	143.9	46.2	x	x	x	x
Net profit to equity	28.5	38.8	27.0	x	x	x	x
Net fixed assets to equity	142.1	305.5	118.5	x	x	x	x
Gross margin	61.2	71.0	58.4	x	x	x	x
Return on total assets	14.0	12.0	14.7	x	x	x	x
				(days)			
Collection period-accounts receivable	24.8	31.7	22.8	x	x	x	x

H0000 Communication And Other Utility Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	55	25	x	55	131	
High value	5,000	55	5,000	x	55	131	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	133.4 (A)	41.3	225.5	x	x	94.0	357.0	100.0
Cost of goods sold	2.1 (A)	-	4.2	x	x	7.4	1.0	8.3
Purchases and materials	2.1 (A)	-	4.2	x	x	7.4	1.0	8.3
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	40.8 (A)	1.2	80.1	x	x	18.3	142.0	66.7
Direct	- (A)	-	-	x	x	-	-	-
Indirect	40.6 (A)	1.2	80.1	x	x	18.3	142.0	66.7
Occupancy expenses	23.3 (A)	7.7	38.9	x	x	19.9	57.8	100.0
Depreciation	10.1 (A)	2.3	18.0	x	x	11.1	24.8	83.3
Repairs and maintenance	3.1 (A)	2.3	3.9	x	x	2.7	5.0	83.3
Fuel and oil	2.5 (A)	1.3	3.7	x	x	1.4	5.9	25.0
Utilities	4.9 (A)	1.4	8.5	x	x	3.0	14.0	75.0
Rent	2.6 (A)	0.4	4.9	x	x	1.7	8.0	50.0
Financial expenses	5.0 (A)	1.5	8.4	x	x	7.7	9.1	83.3
Interest and bank charges	1.7 (A)	0.5	3.0	x	x	2.5	3.5	83.3
Professional fees	3.2 (A)	1.0	5.4	x	x	5.2	5.7	75.0
General expenses	6.4 (A)	4.1	8.7	x	x	3.0	14.5	100.0
Advertising	0.8 (A)	0.3	1.2	x	x	0.3	2.2	66.7
Delivery expenses	3.7 (A)	3.0	4.5	x	x	0.8	8.3	66.7
Insurance	1.9 (A)	0.7	3.0	x	x	2.0	4.0	91.7
Other expenses	35.3 (A)	8.5	62.1	x	x	23.5	100.8	100.0
Total expenses	112.6 (A)	22.9	202.4	x	x	79.8	324.9	100.0
Net profit/loss	20.8 (A)	18.4	23.2	x	x	14.2	32.1	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.6 (A)	-	1.9	x	x	7.9	0.3	8.3
Purchases and materials	1.6 (A)	-	1.9	x	x	7.9	0.3	8.3
Closing inventory	- (A)	-	-	x	x	-	-	-
Opening inventory	- (A)	-	-	x	x	-	-	-
Wages, salaries and benefits	30.5 (A)	2.8	35.5	x	x	19.4	39.8	66.7
Direct	- (A)	-	-	x	x	-	-	-
Indirect	30.5 (A)	2.8	35.5	x	x	19.4	39.8	66.7
Occupancy expenses	17.4 (A)	18.6	17.2	x	x	21.2	16.2	100.0
Depreciation	7.6 (A)	5.5	8.0	x	x	11.9	6.9	83.3
Repairs and maintenance	2.3 (A)	5.6	1.7	x	x	2.9	1.4	83.3
Fuel and oil	1.9 (A)	3.2	1.6	x	x	1.5	1.7	25.0
Utilities	3.7 (A)	3.3	3.8	x	x	3.2	3.9	75.0
Rent	2.0 (A)	0.9	2.2	x	x	1.9	2.3	50.0
Financial expenses	3.7 (A)	3.6	3.7	x	x	8.2	2.6	83.3
Interest and bank charges	1.3 (A)	1.2	1.3	x	x	2.7	1.0	83.3
Professional fees	2.4 (A)	2.4	2.4	x	x	5.5	1.6	75.0
General expenses	4.8 (A)	9.8	3.9	x	x	3.2	4.1	100.0
Advertising	0.6 (A)	0.7	0.6	x	x	0.3	0.8	66.7
Delivery expenses	2.8 (A)	7.3	2.0	x	x	0.7	2.3	66.7
Insurance	1.4 (A)	1.8	1.3	x	x	2.2	1.1	91.7
Other expenses	26.4 (A)	20.6	27.5	x	x	25.0	28.2	100.0
Total expenses	84.4 (A)	55.4	89.7	x	x	84.9	91.0	100.0
Net profit/loss	15.6 (A)	44.6	10.3	x	x	15.1	9.0	100.0

(continued)

H0000 Communication And Other Utility Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	94						
Gross operating revenue	133.8 (A)	41.3	238.3	x	x	x	x
Total expenses	111.5 (A)	22.9	211.6	x	x	x	x
Net profit	22.3 (A)	18.4	26.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	80						
Gross operating revenue	113.4 (A)	48.3	190.9	x	x	x	x
Total expenses	89.7 (A)	29.7	161.2	x	x	x	x
Net profit	23.7 (A)	18.6	29.8	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	208.0 (A)	x	x	x	x	x	x
Total current assets	42.6 (A)	x	x	x	x	x	x
Accounts receivable	17.4 (A)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	25.2 (A)	x	x	x	x	x	x
Net fixed assets	128.1 (A)	x	x	x	x	x	x
Other assets and adjustments	35.3 (A)	x	x	x	x	x	x
Total liabilities	117.2 (A)	x	x	x	x	x	x
Total current liabilities	51.0 (A)	x	x	x	x	x	x
Current bank loans	1.7 (A)	x	x	x	x	x	x
Other current liabilities	49.3 (A)	x	x	x	x	x	x
Long-term bank loans	- (A)	x	x	x	x	x	x
Other liabilities and adjustments	66.2 (A)	x	x	x	x	x	x
Total equity	88.7 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.8	x	x	x	x	x	x
Debt to equity ratio	1.3	x	x	x	x	x	x
Interest coverage ratio	8.4	x	x	x	x	x	x
Debt ratio	0.8	x	x	x	x	x	x
Revenue to equity ratio	3.1	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	57.4	x	x	x	x	x	x
Net profit to equity	27.4	x	x	x	x	x	x
Net fixed assets to equity	144.3	x	x	x	x	x	x
Gross margin	65.5	x	x	x	x	x	x
Return on total assets	13.4	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	22.9	x	x	x	x	x	x

H4800 Communication Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	150.4 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	44.7 (A)	x	x	x	x	x	x	62.5
Direct	- (A)	x	x	x	x	x	x	-
Indirect	44.7 (A)	x	x	x	x	x	x	62.5
Occupancy expenses	23.5 (A)	x	x	x	x	x	x	100.0
Depreciation	13.4 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	1.0 (A)	x	x	x	x	x	x	75.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	6.8 (A)	x	x	x	x	x	x	87.5
Rent	2.3 (A)	x	x	x	x	x	x	62.5
Financial expenses	6.2 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.9 (A)	x	x	x	x	x	x	100.0
Professional fees	4.2 (A)	x	x	x	x	x	x	87.5
General expenses	8.1 (A)	x	x	x	x	x	x	100.0
Advertising	1.1 (A)	x	x	x	x	x	x	87.5
Delivery expenses	4.9 (A)	x	x	x	x	x	x	75.0
Insurance	2.1 (A)	x	x	x	x	x	x	87.5
Other expenses	47.7 (A)	x	x	x	x	x	x	100.0
Total expenses	130.2 (A)	x	x	x	x	x	x	100.0
Net profit/loss	20.3 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	29.7 (A)	x	x	x	x	x	x	62.5
Direct	- (A)	x	x	x	x	x	x	-
Indirect	29.7 (A)	x	x	x	x	x	x	62.5
Occupancy expenses	15.6 (A)	x	x	x	x	x	x	100.0
Depreciation	8.9 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.7 (A)	x	x	x	x	x	x	75.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	4.5 (A)	x	x	x	x	x	x	87.5
Rent	1.6 (A)	x	x	x	x	x	x	62.5
Financial expenses	4.1 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.3 (A)	x	x	x	x	x	x	100.0
Professional fees	2.8 (A)	x	x	x	x	x	x	87.5
General expenses	5.4 (A)	x	x	x	x	x	x	100.0
Advertising	0.8 (A)	x	x	x	x	x	x	87.5
Delivery expenses	3.3 (A)	x	x	x	x	x	x	75.0
Insurance	1.4 (A)	x	x	x	x	x	x	87.5
Other expenses	31.7 (A)	x	x	x	x	x	x	100.0
Total expenses	86.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	13.5 (A)	x	x	x	x	x	x	100.0

(continued)

H4800 Communication Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	91						
Gross operating revenue	152.7 (A)	x	x	x	x	x	x
Total expenses	130.0 (A)	x	x	x	x	x	x
Net profit	22.6 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	75						
Gross operating revenue	122.6 (A)	x	x	x	x	x	x
Total expenses	92.1 (A)	x	x	x	x	x	x
Net profit	30.5 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

H4810 Telecommunication Broadcasting Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	205.6 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	45.6 (A)	x	x	x	x	x	x	80.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	45.6 (A)	x	x	x	x	x	x	80.0
Occupancy expenses	35.4 (A)	x	x	x	x	x	x	100.0
Depreciation	21.0 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	1.5 (A)	x	x	x	x	x	x	80.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	11.2 (A)	x	x	x	x	x	x	100.0
Rent	1.6 (A)	x	x	x	x	x	x	60.0
Financial expenses	8.0 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	2.7 (A)	x	x	x	x	x	x	100.0
Professional fees	5.3 (A)	x	x	x	x	x	x	100.0
General expenses	8.5 (A)	x	x	x	x	x	x	100.0
Advertising	1.7 (A)	x	x	x	x	x	x	80.0
Delivery expenses	3.5 (A)	x	x	x	x	x	x	60.0
Insurance	3.3 (A)	x	x	x	x	x	x	100.0
Other expenses	77.5 (A)	x	x	x	x	x	x	100.0
Total expenses	175.0 (A)	x	x	x	x	x	x	100.0
Net profit/loss	30.6 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	22.2 (A)	x	x	x	x	x	x	80.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	22.2 (A)	x	x	x	x	x	x	80.0
Occupancy expenses	17.2 (A)	x	x	x	x	x	x	100.0
Depreciation	10.2 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.7 (A)	x	x	x	x	x	x	80.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	5.5 (A)	x	x	x	x	x	x	100.0
Rent	0.8 (A)	x	x	x	x	x	x	60.0
Financial expenses	3.9 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.3 (A)	x	x	x	x	x	x	100.0
Professional fees	2.6 (A)	x	x	x	x	x	x	100.0
General expenses	4.1 (A)	x	x	x	x	x	x	100.0
Advertising	0.8 (A)	x	x	x	x	x	x	80.0
Delivery expenses	1.7 (A)	x	x	x	x	x	x	60.0
Insurance	1.6 (A)	x	x	x	x	x	x	100.0
Other expenses	37.7 (A)	x	x	x	x	x	x	100.0
Total expenses	85.1 (A)	x	x	x	x	x	x	100.0
Net profit/loss	14.9 (A)	x	x	x	x	x	x	100.0

(continued)

H4810 Telecommunication Broadcasting Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	20						
				(thousands of dollars)			
Revenue Range: Low value	25	25	221	25	x	221	x
High value	5,000	221	5,000	x	221	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	469.0 (A)	446.6	491.3	x	x	x	x
Total current assets	107.3 (A)	74.7	139.9	x	x	x	x
Accounts receivable	17.3 (B)	3.1	31.6	x	x	x	x
Closing inventory	80.6 (A)	70.5	90.7	x	x	x	x
Other current assets	9.4 (B)	1.2	17.5	x	x	x	x
Net fixed assets	352.1 (A)	366.9	337.3	x	x	x	x
Other assets and adjustments	9.6 (C)	5.1	14.1	x	x	x	x
Total liabilities	461.9 (A)	453.8	470.1	x	x	x	x
Total current liabilities	123.9 (A)	108.9	138.9	x	x	x	x
Current bank loans	23.6 (A)	14.9	32.2	x	x	x	x
Other current liabilities	100.3 (A)	94.0	106.6	x	x	x	x
Long-term bank loans	10.1 (A)	6.4	13.9	x	x	x	x
Other liabilities and adjustments	327.9 (A)	338.5	317.4	x	x	x	x
Total equity	x (F)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.9	0.7	1.0	x	x	x	x
Debt to equity ratio	x	x	x	x	x	x	x
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	1.0	1.0	1.0	x	x	x	x
Revenue to equity ratio	x	x	x	x	x	x	x
Revenue to closing inventories ratio	3.9	2.9	4.7	x	x	x	x
				(percent)			
Current debt to equity	x	x	x	x	x	x	x
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	39.0	47.7	34.8	x	x	x	x
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	20.1	5.4	27.1	x	x	x	x

I0000 Wholesale Trade Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	30								
				(thousands of dollars)					
Revenue Range: Low value	25		25	221	25	x	221	x	
High value	5,000		221	5,000	x	221	x	5,000	
Selected Expense Items				(thousands of dollars)					
Gross operating revenue	269.5	(A)	149.7	389.2	x	x	x	x	100.0
Cost of goods sold	129.6	(A)	60.7	198.5	x	x	x	x	85.2
Purchases and materials	178.9	(A)	103.7	254.2	x	x	x	x	77.8
Closing inventory	65.5	(A)	46.1	84.9	x	x	x	x	44.4
Opening inventory	16.2	(B)	3.1	29.2	x	x	x	x	48.1
Wages, salaries and benefits	34.1	(A)	14.1	54.0	x	x	x	x	70.4
Direct	7.8	(B)	-	15.6	x	x	x	x	3.7
Indirect	26.3	(A)	14.1	38.4	x	x	x	x	66.7
Occupancy expenses	34.3	(A)	25.4	43.2	x	x	x	x	100.0
Depreciation	8.6	(A)	7.0	10.2	x	x	x	x	85.2
Repairs and maintenance	3.9	(A)	2.9	4.9	x	x	x	x	66.7
Fuel and oil	0.9	(B)	0.3	1.5	x	x	x	x	14.8
Utilities	16.8	(A)	13.3	20.3	x	x	x	x	88.9
Rent	4.1	(B)	1.9	6.2	x	x	x	x	51.9
Financial expenses	40.9	(B)	34.7	47.1	x	x	x	x	96.3
Interest and bank charges	28.2	(B)	23.6	32.8	x	x	x	x	77.8
Professional fees	12.7	(B)	11.1	14.3	x	x	x	x	96.3
General expenses	12.5	(A)	9.7	15.4	x	x	x	x	96.3
Advertising	2.9	(A)	2.1	3.8	x	x	x	x	77.8
Delivery expenses	5.5	(A)	4.0	7.0	x	x	x	x	63.0
Insurance	4.1	(A)	3.5	4.6	x	x	x	x	70.4
Other expenses	19.8	(A)	13.6	26.0	x	x	x	x	100.0
Total expenses	271.2	(A)	158.2	384.2	x	x	x	x	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)					
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	48.1	(A)	40.5	51.0	x	x	x	x	85.2
Purchases and materials	66.4	(A)	69.2	65.3	x	x	x	x	77.8
Closing inventory	24.3	(B)	30.8	21.8	x	x	x	x	44.4
Opening inventory	6.0	(B)	2.1	7.5	x	x	x	x	48.1
Wages, salaries and benefits	12.6	(A)	9.4	13.9	x	x	x	x	70.4
Direct	2.9	(B)	-	4.0	x	x	x	x	3.7
Indirect	9.8	(A)	9.4	9.9	x	x	x	x	66.7
Occupancy expenses	12.7	(A)	17.0	11.1	x	x	x	x	100.0
Depreciation	3.2	(A)	4.7	2.6	x	x	x	x	85.2
Repairs and maintenance	1.4	(A)	1.9	1.3	x	x	x	x	66.7
Fuel and oil	0.3	(B)	0.2	0.4	x	x	x	x	14.8
Utilities	6.2	(B)	8.9	5.2	x	x	x	x	88.9
Rent	1.5	(A)	1.3	1.6	x	x	x	x	51.9
Financial expenses	15.2	(B)	23.2	12.1	x	x	x	x	96.3
Interest and bank charges	10.5	(B)	15.8	8.4	x	x	x	x	77.8
Professional fees	4.7	(B)	7.4	3.7	x	x	x	x	96.3
General expenses	4.7	(A)	6.4	4.0	x	x	x	x	96.3
Advertising	1.1	(A)	1.4	1.0	x	x	x	x	77.8
Delivery expenses	2.0	(A)	2.7	1.8	x	x	x	x	63.0
Insurance	1.5	(B)	2.4	1.2	x	x	x	x	70.4
Other expenses	7.4	(A)	9.1	6.7	x	x	x	x	100.0
Total expenses	100.7	(A)	105.7	98.7	x	x	x	x	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0

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I0000 Wholesale Trade Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	30						
Gross operating revenue	444.6 (A)	95.2	760.2	x	x	x	x
Total expenses	402.4 (A)	77.9	695.6	x	x	x	x
Net profit	42.2 (A)	17.3	64.6	x	x	x	x
Non-Profitable:							
Gross operating revenue	195.9 (A)	x	x	x	x	x	x
Total expenses	216.1 (A)	x	x	x	x	x	x
Net loss	-20.2 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	74						
Gross operating revenue	248.2 (A)	86.4	408.1	44.1	123.4	239.1	559.6
Total expenses	227.0 (A)	61.9	390.2	35.1	85.3	223.9	539.3
Net profit	21.2 (A)	24.5	17.8	9.0	38.1	15.1	20.3
Non-Profitable:							
Gross operating revenue	510.7 (A)	74.8	961.3	x	x	x	x
Total expenses	520.3 (A)	77.8	977.7	x	x	x	x
Net loss	-9.6 (A)	-3.1	-16.3	x	x	x	x
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	547	25	x	547	x
High value	5,000	547	5,000	x	547	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	291.0 (A)	203.1	378.8	x	x	x	x
Total current assets	148.9 (A)	89.2	204.6	x	x	x	x
Accounts receivable	59.2 (A)	40.6	77.8	x	x	x	x
Closing inventory	30.7 (A)	16.0	45.4	x	x	x	x
Other current assets	57.0 (A)	32.6	81.4	x	x	x	x
Net fixed assets	100.1 (A)	88.5	111.8	x	x	x	x
Other assets and adjustments	44.0 (A)	25.4	62.6	x	x	x	x
Total liabilities	156.5 (A)	149.4	163.7	x	x	x	x
Total current liabilities	83.7 (A)	64.0	103.4	x	x	x	x
Current bank loans	18.2 (A)	24.1	12.3	x	x	x	x
Other current liabilities	65.4 (A)	39.8	91.0	x	x	x	x
Long-term bank loans	35.1 (A)	54.7	15.6	x	x	x	x
Other liabilities and adjustments	37.8 (A)	30.8	44.7	x	x	x	x
Total equity	134.4 (A)	53.7	215.1	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.8	1.4	2.0	x	x	x	x
Debt to equity ratio	1.2	2.8	0.8	x	x	x	x
Interest coverage ratio	12.6	5.0	25.0	x	x	x	x
Debt ratio	0.5	0.7	0.4	x	x	x	x
Revenue to equity ratio	3.1	3.9	2.9	x	x	x	x
Revenue to closing inventories ratio	13.7	13.2	13.9	x	x	x	x
				(percent)			
Current debt to equity	62.2	119.1	48.0	x	x	x	x
Net profit to equity	63.3	67.4	62.3	x	x	x	x
Net fixed assets to equity	74.4	164.9	51.9	x	x	x	x
Gross margin	46.5	54.6	43.8	x	x	x	x
Return on total assets	31.8	22.3	39.9	x	x	x	x
				(days)			
Collection period-accounts receivable	51.4	70.2	45.0	x	x	x	x

I5100 Petroleum Products Industries, Wholesale

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	547	25	x	547	x	
High value	5,000		547	5,000	x	547	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	420.9	(A)	211.0	630.7	x	x	x	x	100.0
Cost of goods sold	113.4	(A)	50.4	176.4	x	x	x	x	100.0
Purchases and materials	121.5	(A)	54.5	188.5	x	x	x	x	100.0
Closing inventory	30.7	(A)	16.0	45.4	x	x	x	x	85.7
Opening inventory	22.6	(A)	11.9	33.3	x	x	x	x	85.7
Wages, salaries and benefits	111.8	(A)	45.4	178.3	x	x	x	x	71.4
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	111.8	(A)	45.4	178.3	x	x	x	x	71.4
Occupancy expenses	49.7	(A)	26.7	72.7	x	x	x	x	100.0
Depreciation	17.0	(A)	14.3	19.7	x	x	x	x	100.0
Repairs and maintenance	8.2	(A)	3.0	13.3	x	x	x	x	100.0
Fuel and oil	7.5	(A)	-	15.0	x	x	x	x	14.3
Utilities	13.2	(A)	9.3	17.0	x	x	x	x	100.0
Rent	3.9	(A)	0.1	7.7	x	x	x	x	42.9
Financial expenses	11.7	(A)	11.4	11.9	x	x	x	x	100.0
Interest and bank charges	7.3	(A)	9.1	5.6	x	x	x	x	85.7
Professional fees	4.4	(A)	2.4	6.3	x	x	x	x	100.0
General expenses	19.1	(A)	12.7	25.5	x	x	x	x	85.7
Advertising	3.5	(A)	1.4	5.7	x	x	x	x	57.1
Delivery expenses	10.7	(A)	7.1	14.3	x	x	x	x	57.1
Insurance	4.9	(A)	4.2	5.6	x	x	x	x	85.7
Other expenses	30.0	(A)	28.2	31.8	x	x	x	x	100.0
Total expenses	335.7	(A)	174.8	496.6	x	x	x	x	100.0
Net profit/loss	85.1	(A)	36.2	134.1	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	26.9	(A)	23.9	28.0	x	x	x	x	100.0
Purchases and materials	28.9	(A)	25.8	29.9	x	x	x	x	100.0
Closing inventory	7.3	(A)	7.6	7.2	x	x	x	x	85.7
Opening inventory	5.4	(A)	5.6	5.3	x	x	x	x	85.7
Wages, salaries and benefits	26.6	(A)	21.5	28.3	x	x	x	x	71.4
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	26.6	(A)	21.5	28.3	x	x	x	x	71.4
Occupancy expenses	11.8	(A)	12.7	11.5	x	x	x	x	100.0
Depreciation	4.0	(A)	6.8	3.1	x	x	x	x	100.0
Repairs and maintenance	1.9	(A)	1.4	2.1	x	x	x	x	100.0
Fuel and oil	1.8	(A)	-	2.4	x	x	x	x	14.3
Utilities	3.1	(A)	4.4	2.7	x	x	x	x	100.0
Rent	0.9	(A)	0.1	1.2	x	x	x	x	42.9
Financial expenses	2.8	(A)	5.4	1.9	x	x	x	x	100.0
Interest and bank charges	1.7	(A)	4.3	0.9	x	x	x	x	85.7
Professional fees	1.0	(A)	1.1	1.0	x	x	x	x	100.0
General expenses	4.5	(A)	6.0	4.0	x	x	x	x	85.7
Advertising	0.8	(A)	0.7	0.9	x	x	x	x	57.1
Delivery expenses	2.5	(A)	3.4	2.3	x	x	x	x	57.1
Insurance	1.2	(A)	2.0	0.9	x	x	x	x	85.7
Other expenses	7.1	(A)	13.4	5.0	x	x	x	x	100.0
Total expenses	79.8	(A)	82.8	78.7	x	x	x	x	100.0
Net profit/loss	20.2	(A)	17.2	21.3	x	x	x	x	100.0

(continued)

I5100 Petroleum Products Industries, Wholesale *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	86						
Gross operating revenue	447.2 (A)	x	x	x	x	x	x
Total expenses	346.4 (A)	x	x	x	x	x	x
Net profit	100.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	547	25	x	547	x
High value	5,000	547	5,000	x	547	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	291.0 (A)	203.1	378.8	x	x	x	x
Total current assets	146.9 (A)	89.2	204.6	x	x	x	x
Accounts receivable	59.2 (A)	40.6	77.8	x	x	x	x
Closing inventory	30.7 (A)	16.0	45.4	x	x	x	x
Other current assets	57.0 (A)	32.6	81.4	x	x	x	x
Net fixed assets	100.1 (A)	88.5	111.6	x	x	x	x
Other assets and adjustments	44.0 (A)	25.4	62.6	x	x	x	x
Total liabilities	156.5 (A)	149.4	163.7	x	x	x	x
Total current liabilities	83.7 (A)	64.0	103.4	x	x	x	x
Current bank loans	16.2 (A)	24.1	12.3	x	x	x	x
Other current liabilities	65.4 (A)	39.8	91.0	x	x	x	x
Long-term bank loans	35.1 (A)	54.7	15.6	x	x	x	x
Other liabilities and adjustments	37.8 (A)	30.8	44.7	x	x	x	x
Total equity	134.4 (A)	53.7	215.1	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.8	1.4	2.0	x	x	x	x
Debt to equity ratio	1.2	2.8	0.8	x	x	x	x
Interest coverage ratio	12.6	5.0	25.0	x	x	x	x
Debt ratio	0.5	0.7	0.4	x	x	x	x
Revenue to equity ratio	3.1	3.9	2.9	x	x	x	x
Revenue to closing inventories ratio	13.7	13.2	13.9	x	x	x	x
				(percent)			
Current debt to equity	62.2	119.1	48.0	x	x	x	x
Net profit to equity	63.3	67.4	62.3	x	x	x	x
Net fixed assets to equity	74.4	164.9	51.9	x	x	x	x
Gross margin	46.5	54.6	43.8	x	x	x	x
Return on total assets	31.8	22.3	36.9	x	x	x	x
				(days)			
Collection period-accounts receivable	51.4	70.2	45.0	x	x	x	x

I5110 Petroleum Products, Wholesale

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	547	25	x	547	x	
High value	5,000	547	5,000	x	547	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	420.9 (A)	211.0	630.7	x	x	x	x	100.0
Cost of goods sold	113.4 (A)	50.4	176.4	x	x	x	x	100.0
Purchases and materials	121.5 (A)	54.5	188.5	x	x	x	x	100.0
Closing inventory	30.7 (A)	16.0	45.4	x	x	x	x	85.7
Opening inventory	22.8 (A)	11.9	33.3	x	x	x	x	85.7
Wages, salaries and benefits	111.8 (A)	45.4	178.3	x	x	x	x	71.4
Direct	- (A)	-	-	x	x	x	x	-
Indirect	111.8 (A)	45.4	178.3	x	x	x	x	71.4
Occupancy expenses	49.7 (A)	26.7	72.7	x	x	x	x	100.0
Depreciation	17.0 (A)	14.3	19.7	x	x	x	x	100.0
Repairs and maintenance	8.2 (A)	3.0	13.3	x	x	x	x	100.0
Fuel and oil	7.5 (A)	-	15.0	x	x	x	x	14.3
Utilities	13.2 (A)	9.3	17.0	x	x	x	x	100.0
Rent	3.9 (A)	0.1	7.7	x	x	x	x	42.9
Financial expenses	11.7 (A)	11.4	11.9	x	x	x	x	100.0
Interest and bank charges	7.3 (A)	9.1	5.6	x	x	x	x	85.7
Professional fees	4.4 (A)	2.4	6.3	x	x	x	x	100.0
General expenses	19.1 (A)	12.7	25.5	x	x	x	x	85.7
Advertising	3.5 (A)	1.4	5.7	x	x	x	x	57.1
Delivery expenses	10.7 (A)	7.1	14.3	x	x	x	x	57.1
Insurance	4.9 (A)	4.2	5.6	x	x	x	x	85.7
Other expenses	30.0 (A)	28.2	31.8	x	x	x	x	100.0
Total expenses	335.7 (A)	174.8	496.6	x	x	x	x	100.0
Net profit/loss	85.1 (A)	36.2	134.1	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	26.9 (A)	23.9	28.0	x	x	x	x	100.0
Purchases and materials	28.9 (A)	25.8	29.9	x	x	x	x	100.0
Closing inventory	7.3 (A)	7.6	7.2	x	x	x	x	85.7
Opening inventory	5.4 (A)	5.6	5.3	x	x	x	x	85.7
Wages, salaries and benefits	26.6 (A)	21.5	28.3	x	x	x	x	71.4
Direct	- (A)	-	-	x	x	x	x	-
Indirect	26.6 (A)	21.5	28.3	x	x	x	x	71.4
Occupancy expenses	11.8 (A)	12.7	11.5	x	x	x	x	100.0
Depreciation	4.0 (A)	6.8	3.1	x	x	x	x	100.0
Repairs and maintenance	1.9 (A)	1.4	2.1	x	x	x	x	100.0
Fuel and oil	1.8 (A)	-	2.4	x	x	x	x	14.3
Utilities	3.1 (A)	4.4	2.7	x	x	x	x	100.0
Rent	0.9 (A)	0.1	1.2	x	x	x	x	42.9
Financial expenses	2.8 (A)	5.4	1.9	x	x	x	x	100.0
Interest and bank charges	1.7 (A)	4.3	0.9	x	x	x	x	85.7
Professional fees	1.0 (A)	1.1	1.0	x	x	x	x	100.0
General expenses	4.5 (A)	6.0	4.0	x	x	x	x	85.7
Advertising	0.8 (A)	0.7	0.9	x	x	x	x	57.1
Delivery expenses	2.5 (A)	3.4	2.3	x	x	x	x	57.1
Insurance	1.2 (A)	2.0	0.9	x	x	x	x	85.7
Other expenses	7.1 (A)	13.4	5.0	x	x	x	x	100.0
Total expenses	79.8 (A)	82.8	78.7	x	x	x	x	100.0
Net profit/loss	20.2 (A)	17.2	21.3	x	x	x	x	100.0

(continued)

I5110 Petroleum Products, Wholesale *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	86						
Gross operating revenue	447.2 (A)	x	x	x	x	x	x
Total expenses	346.4 (A)	x	x	x	x	x	x
Net profit	100.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	547	25	x	547	x
High value	5,000	547	5,000	x	547	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	291.0 (A)	203.1	378.8	x	x	x	x
Total current assets	146.9 (A)	89.2	204.6	x	x	x	x
Accounts receivable	59.2 (A)	40.6	77.8	x	x	x	x
Closing inventory	30.7 (A)	16.0	45.4	x	x	x	x
Other current assets	57.0 (A)	32.6	81.4	x	x	x	x
Net fixed assets	100.1 (A)	88.5	111.6	x	x	x	x
Other assets and adjustments	44.0 (A)	25.4	62.6	x	x	x	x
Total liabilities	156.5 (A)	149.4	163.7	x	x	x	x
Total current liabilities	83.7 (A)	64.0	103.4	x	x	x	x
Current bank loans	18.2 (A)	24.1	12.3	x	x	x	x
Other current liabilities	65.4 (A)	39.8	91.0	x	x	x	x
Long-term bank loans	35.1 (A)	54.7	15.6	x	x	x	x
Other liabilities and adjustments	37.8 (A)	30.8	44.7	x	x	x	x
Total equity	134.4 (A)	53.7	215.1	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.8	1.4	2.0	x	x	x	x
Debt to equity ratio	1.2	2.8	0.8	x	x	x	x
Interest coverage ratio	12.6	5.0	25.0	x	x	x	x
Debt ratio	0.5	0.7	0.4	x	x	x	x
Revenue to equity ratio	3.1	3.9	2.9	x	x	x	x
Revenue to closing inventories ratio	13.7	13.2	13.9	x	x	x	x
				(percent)			
Current debt to equity	62.2	119.1	48.0	x	x	x	x
Net profit to equity	63.3	67.4	62.3	x	x	x	x
Net fixed assets to equity	74.4	164.9	51.9	x	x	x	x
Gross margin	46.5	54.6	43.8	x	x	x	x
Return on total assets	31.8	22.3	36.9	x	x	x	x
				(days)			
Collection period-accounts receivable	51.4	70.2	45.0	x	x	x	x

I5111 Petroleum Products, Wholesale

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	547	25	x	547	x	
High value	5,000	547	5,000	x	547	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	420.9 (A)	211.0	630.7	x	x	x	x	100.0
Cost of goods sold	113.4 (A)	50.4	176.4	x	x	x	x	100.0
Purchases and materials	121.5 (A)	54.5	188.5	x	x	x	x	100.0
Closing inventory	30.7 (A)	16.0	45.4	x	x	x	x	85.7
Opening inventory	22.6 (A)	11.9	33.3	x	x	x	x	85.7
Wages, salaries and benefits	111.8 (A)	45.4	178.3	x	x	x	x	71.4
Direct	- (A)	-	-	x	x	x	x	-
Indirect	111.8 (A)	45.4	178.3	x	x	x	x	71.4
Occupancy expenses	49.7 (A)	26.7	72.7	x	x	x	x	100.0
Depreciation	17.0 (A)	14.3	19.7	x	x	x	x	100.0
Repairs and maintenance	8.2 (A)	3.0	13.3	x	x	x	x	100.0
Fuel and oil	7.5 (A)	-	15.0	x	x	x	x	14.3
Utilities	13.2 (A)	9.3	17.0	x	x	x	x	100.0
Rent	3.9 (A)	0.1	7.7	x	x	x	x	42.9
Financial expenses	11.7 (A)	11.4	11.9	x	x	x	x	100.0
Interest and bank charges	7.3 (A)	9.1	5.6	x	x	x	x	85.7
Professional fees	4.4 (A)	2.4	6.3	x	x	x	x	100.0
General expenses	19.1 (A)	12.7	25.5	x	x	x	x	85.7
Advertising	3.5 (A)	1.4	5.7	x	x	x	x	57.1
Delivery expenses	10.7 (A)	7.1	14.3	x	x	x	x	57.1
Insurance	4.9 (A)	4.2	5.6	x	x	x	x	85.7
Other expenses	30.0 (A)	28.2	31.8	x	x	x	x	100.0
Total expenses	335.7 (A)	174.8	496.6	x	x	x	x	100.0
Net profit/loss	85.1 (A)	36.2	134.1	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	26.9 (A)	23.9	28.0	x	x	x	x	100.0
Purchases and materials	28.9 (A)	25.8	29.9	x	x	x	x	100.0
Closing inventory	7.3 (A)	7.6	7.2	x	x	x	x	85.7
Opening inventory	5.4 (A)	5.6	5.3	x	x	x	x	85.7
Wages, salaries and benefits	26.6 (A)	21.5	28.3	x	x	x	x	71.4
Direct	- (A)	-	-	x	x	x	x	-
Indirect	26.6 (A)	21.5	28.3	x	x	x	x	71.4
Occupancy expenses	11.8 (A)	12.7	11.5	x	x	x	x	100.0
Depreciation	4.0 (A)	6.8	3.1	x	x	x	x	100.0
Repairs and maintenance	1.9 (A)	1.4	2.1	x	x	x	x	100.0
Fuel and oil	1.8 (A)	-	2.4	x	x	x	x	14.3
Utilities	3.1 (A)	4.4	2.7	x	x	x	x	100.0
Rent	0.9 (A)	0.1	1.2	x	x	x	x	42.9
Financial expenses	2.8 (A)	5.4	1.9	x	x	x	x	100.0
Interest and bank charges	1.7 (A)	4.3	0.9	x	x	x	x	85.7
Professional fees	1.0 (A)	1.1	1.0	x	x	x	x	100.0
General expenses	4.5 (A)	6.0	4.0	x	x	x	x	85.7
Advertising	0.8 (A)	0.7	0.9	x	x	x	x	57.1
Delivery expenses	2.5 (A)	3.4	2.3	x	x	x	x	57.1
Insurance	1.2 (A)	2.0	0.9	x	x	x	x	85.7
Other expenses	7.1 (A)	13.4	5.0	x	x	x	x	100.0
Total expenses	79.8 (A)	82.8	78.7	x	x	x	x	100.0
Net profit/loss	20.2 (A)	17.2	21.3	x	x	x	x	100.0

(continued)

I5111 Petroleum Products, Wholesale *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	86						
Gross operating revenue	447.2 (A)	x	x	x	x	x	x
Total expenses	346.4 (A)	x	x	x	x	x	x
Net profit	100.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

I5700 Machinery, Equipment and Supplies Industries, Wholesale

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	214.9 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	90.6 (A)	x	x	x	x	x	x	66.7
Purchases and materials	163.7 (A)	x	x	x	x	x	x	66.7
Closing inventory	73.1 (A)	x	x	x	x	x	x	16.7
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	21.9 (A)	x	x	x	x	x	x	83.3
Direct	- (A)	x	x	x	x	x	x	-
Indirect	21.9 (A)	x	x	x	x	x	x	83.3
Occupancy expenses	36.0 (A)	x	x	x	x	x	x	100.0
Depreciation	9.4 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	3.4 (A)	x	x	x	x	x	x	50.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	21.1 (A)	x	x	x	x	x	x	83.3
Rent	2.0 (A)	x	x	x	x	x	x	83.3
Financial expenses	55.6 (A)	x	x	x	x	x	x	83.3
Interest and bank charges	38.1 (A)	x	x	x	x	x	x	50.0
Professional fees	17.6 (A)	x	x	x	x	x	x	83.3
General expenses	12.4 (A)	x	x	x	x	x	x	100.0
Advertising	2.2 (A)	x	x	x	x	x	x	83.3
Delivery expenses	5.4 (A)	x	x	x	x	x	x	66.7
Insurance	4.9 (A)	x	x	x	x	x	x	83.3
Other expenses	14.2 (A)	x	x	x	x	x	x	100.0
Total expenses	230.8 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-15.9 (B)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	42.2 (A)	x	x	x	x	x	x	66.7
Purchases and materials	76.2 (A)	x	x	x	x	x	x	66.7
Closing inventory	34.0 (A)	x	x	x	x	x	x	16.7
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	10.2 (A)	x	x	x	x	x	x	83.3
Direct	- (A)	x	x	x	x	x	x	-
Indirect	10.2 (A)	x	x	x	x	x	x	83.3
Occupancy expenses	16.7 (A)	x	x	x	x	x	x	100.0
Depreciation	4.4 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	1.6 (A)	x	x	x	x	x	x	50.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	9.8 (A)	x	x	x	x	x	x	83.3
Rent	0.9 (A)	x	x	x	x	x	x	83.3
Financial expenses	25.9 (A)	x	x	x	x	x	x	83.3
Interest and bank charges	17.7 (A)	x	x	x	x	x	x	50.0
Professional fees	8.2 (A)	x	x	x	x	x	x	83.3
General expenses	5.8 (A)	x	x	x	x	x	x	100.0
Advertising	1.0 (A)	x	x	x	x	x	x	83.3
Delivery expenses	2.5 (A)	x	x	x	x	x	x	66.7
Insurance	2.3 (A)	x	x	x	x	x	x	83.3
Other expenses	6.6 (A)	x	x	x	x	x	x	100.0
Total expenses	107.4 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-7.4 (B)	x	x	x	x	x	x	100.0

(continued)

I5700 Machinery, Equipment and Supplies Industries, Wholesale *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	12						
Gross operating revenue	172.9 (A)	x	x	x	x	x	x
Total expenses	144.4 (A)	x	x	x	x	x	x
Net profit	28.4 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	64						
Gross operating revenue	310.2 (A)	99.3	565.8	x	x	x	x
Total expenses	279.7 (A)	71.6	531.9	x	x	x	x
Net profit	30.5 (A)	27.7	33.9	x	x	x	x
Non-Profitable:							
Gross operating revenue	706.3 (A)	x	x	x	x	x	x
Total expenses	717.7 (A)	x	x	x	x	x	x
Net loss	-11.3 (A)	x	x	x	x	x	x

I5900 Other Products Industries, Wholesale

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	38	25	x	38	x	
High value	5,000		38	5,000	x	38	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	47.7	(B)	34.2	61.2	x	x	x	x	100.0
Cost of goods sold	20.4	(B)	14.5	26.3	x	x	x	x	87.5
Purchases and materials	16.3	(B)	6.3	26.3	x	x	x	x	62.5
Closing inventory	3.4	(B)	6.4	0.5	x	x	x	x	12.5
Opening inventory	7.6	(B)	14.6	0.5	x	x	x	x	37.5
Wages, salaries and benefits	1.9	(B)	3.4	0.5	x	x	x	x	50.0
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	1.9	(B)	3.4	0.5	x	x	x	x	50.0
Occupancy expenses	9.8	(B)	7.6	11.9	x	x	x	x	100.0
Depreciation	1.5	(A)	1.3	1.7	x	x	x	x	62.5
Repairs and maintenance	2.2	(B)	-	4.4	x	x	x	x	50.0
Fuel and oil	1.0	(B)	-	2.0	x	x	x	x	12.5
Utilities	1.3	(B)	1.3	1.4	x	x	x	x	75.0
Rent	3.7	(B)	5.0	2.4	x	x	x	x	37.5
Financial expenses	2.7	(B)	3.2	2.2	x	x	x	x	100.0
Interest and bank charges	1.2	(A)	1.9	0.5	x	x	x	x	75.0
Professional fees	1.5	(B)	1.4	1.7	x	x	x	x	100.0
General expenses	5.5	(B)	7.6	3.5	x	x	x	x	100.0
Advertising	2.5	(B)	4.5	0.5	x	x	x	x	75.0
Delivery expenses	2.0	(B)	2.1	1.8	x	x	x	x	75.0
Insurance	1.1	(B)	1.0	1.1	x	x	x	x	37.5
Other expenses	11.4	(C)	9.0	13.7	x	x	x	x	100.0
Total expenses	51.7	(B)	45.4	58.1	x	x	x	x	100.0
Net profit/loss	-4.1	(C)	-11.2	3.1	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	42.9	(A)	42.5	43.0	x	x	x	x	87.5
Purchases and materials	34.2	(A)	18.3	43.0	x	x	x	x	62.5
Closing inventory	7.2	(C)	18.7	0.8	x	x	x	x	12.5
Opening inventory	15.9	(C)	42.8	0.8	x	x	x	x	37.5
Wages, salaries and benefits	4.1	(C)	9.9	0.8	x	x	x	x	50.0
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	4.1	(C)	9.9	0.8	x	x	x	x	50.0
Occupancy expenses	20.5	(B)	22.4	19.5	x	x	x	x	100.0
Depreciation	3.2	(B)	3.8	2.8	x	x	x	x	62.5
Repairs and maintenance	4.7	(C)	0.1	7.3	x	x	x	x	50.0
Fuel and oil	2.1	(C)	-	3.2	x	x	x	x	12.5
Utilities	2.8	(B)	3.7	2.2	x	x	x	x	75.0
Rent	7.8	(B)	14.7	3.9	x	x	x	x	37.5
Financial expenses	5.7	(A)	9.5	3.6	x	x	x	x	100.0
Interest and bank charges	2.6	(B)	5.5	0.9	x	x	x	x	75.0
Professional fees	3.2	(A)	4.0	2.7	x	x	x	x	100.0
General expenses	11.6	(B)	22.2	5.6	x	x	x	x	100.0
Advertising	5.2	(B)	13.1	0.8	x	x	x	x	75.0
Delivery expenses	4.1	(C)	6.1	3.0	x	x	x	x	75.0
Insurance	2.2	(C)	3.0	1.8	x	x	x	x	37.5
Other expenses	23.8	(B)	26.5	22.4	x	x	x	x	100.0
Total expenses	108.6	(A)	132.9	95.0	x	x	x	x	100.0
Net profit/loss	-8.6	(C)	-32.9	5.0	x	x	x	x	100.0

(continued)

I5900 Other Products Industries, Wholesale *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	31						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	38.2 (A)	x	x	x	x	x	x
Total expenses	47.3 (A)	x	x	x	x	x	x
Net loss	-9.1 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	40						
				(thousands of dollars)			
Revenue Range: Low value	25	25	357	25	286	357	699
High value	5,000	357	5,000	286	357	699	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	427.3 (B)	486.0	368.7	233.6	738.4	218.2	519.2
Total current assets	271.0 (C)	359.4	182.7	101.2	617.6	84.9	280.4
Accounts receivable	40.1 (A)	15.2	65.0	6.2	24.2	18.4	111.5
Closing inventory	194.1 (C)	300.3	87.8	72.5	528.1	51.0	124.6
Other current assets	36.9 (B)	43.9	29.9	22.4	65.3	15.5	44.3
Net fixed assets	150.7 (A)	119.1	182.4	118.1	120.1	128.4	236.3
Other assets and adjustments	5.6 (B)	7.5	3.7	14.3	0.7	4.9	2.5
Total liabilities	440.5 (B)	502.7	376.3	238.4	767.0	251.8	505.1
Total current liabilities	271.2 (C)	354.8	187.6	124.5	585.0	117.2	258.0
Current bank loans	162.1 (C)	264.5	59.7	50.1	478.9	8.6	110.7
Other current liabilities	109.1 (A)	90.3	127.9	74.4	106.1	108.6	147.3
Long-term bank loans	18.1 (B)	-	36.3	-	-	15.8	56.8
Other liabilities and adjustments	151.2 (B)	147.9	154.4	113.9	182.0	118.8	190.3
Total equity	-13.2 (B)	-16.7	-9.8	-4.8	-28.6	-33.4	14.1
FINANCIAL RATIOS				(times)			
Current ratio	1.0	1.0	1.0	0.8	1.1	0.7	1.1
Debt to equity ratio	-33.5	-30.1	-39.4	-49.7	-26.8	-7.5	35.7
Interest coverage ratio	-1.5	-2.9	-1.1	-1.2	-5.6	-1.3	-1.0
Debt ratio	1.0	1.0	1.0	1.0	1.0	1.2	1.0
Revenue to equity ratio	-49.7	-13.2	-113.2	-30.7	-10.3	-14.8	119.3
Revenue to closing inventories ratio	3.4	0.7	12.4	2.0	0.6	9.6	13.5
				(percent)			
Current debt to equity	x	x	x	x	x	-351.4	x
Net profit to equity	224.0	124.3	397.5	350.3	88.4	64.2	-389.2
Net fixed assets to equity	x	-712.8	x	x	-419.5	-385.0	x
Gross margin	19.5	16.0	20.2	19.4	14.3	28.4	17.8
Return on total assets	-4.1	-3.2	-5.4	-4.0	-2.9	-5.5	-5.4
				(days)			
Collection period-accounts receivable	22.4	25.1	21.8	15.4	30.0	13.7	24.2

J0000 Retail Trade Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	90							
				(thousands of dollars)				
Revenue Range: Low value	25	25	75	25	53	75	193	
High value	5,000	75	5,000	53	75	193	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	226.5 (A)	50.9	402.2	37.1	64.6	117.1	687.2	100.0
Cost of goods sold	136.5 (A)	32.2	244.8	28.5	36.0	55.7	434.0	94.6
Purchases and materials	166.8 (B)	24.7	313.0	13.3	36.0	54.1	571.8	92.5
Closing inventory	51.4 (C)	4.5	98.3	1.1	8.0	17.8	178.9	66.7
Opening inventory	21.2 (A)	12.1	30.2	16.3	7.9	19.4	41.0	60.2
Wages, salaries and benefits	31.0 (A)	3.8	58.2	0.2	7.4	12.8	103.7	72.0
Direct	2.2 (B)	2.1	2.2	-	4.2	1.7	2.7	3.2
Indirect	28.8 (A)	1.7	56.0	0.1	3.2	11.0	101.1	68.8
Occupancy expenses	18.5 (A)	5.4	31.5	4.4	6.5	14.3	48.7	100.0
Depreciation	5.5 (A)	1.2	9.8	1.2	1.2	3.8	15.7	88.2
Repairs and maintenance	1.1 (A)	0.3	1.9	0.1	0.4	1.3	2.6	74.2
Fuel and oil	0.2 (A)	0.1	0.3	0.1	0.1	0.1	0.5	10.8
Utilities	5.6 (A)	2.7	8.5	2.1	3.2	4.3	12.7	89.2
Rent	6.1 (A)	1.2	11.0	0.8	1.6	4.8	17.1	57.0
Financial expenses	5.4 (A)	0.5	10.2	0.3	0.8	4.7	15.8	91.4
Interest and bank charges	3.5 (A)	0.4	6.5	0.2	0.6	3.3	9.7	87.1
Professional fees	1.9 (A)	0.1	3.7	0.1	0.2	1.4	6.1	73.1
General expenses	6.3 (A)	2.0	10.7	1.5	2.4	5.3	16.0	91.4
Advertising	2.0 (A)	0.1	3.9	0.1	0.1	1.5	6.4	76.3
Delivery expenses	3.2 (A)	1.6	4.8	1.3	2.0	2.5	7.0	61.3
Insurance	1.1 (A)	0.2	2.0	0.2	0.2	1.3	2.6	71.0
Other expenses	29.1 (A)	3.7	54.5	3.2	4.2	17.0	92.1	100.0
Total expenses	228.8 (A)	47.6	410.0	38.1	57.2	109.6	710.3	100.0
Net profit/loss	-2.3 (C)	3.2	-7.8	-1.0	7.4	7.5	-23.1	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	61.2 (A)	63.4	60.9	76.9	55.6	47.6	63.1	94.6
Purchases and materials	74.5 (B)	48.5	77.8	35.9	55.7	46.2	83.2	92.5
Closing inventory	22.7 (C)	8.9	24.5	3.0	12.4	15.2	26.0	66.7
Opening inventory	9.3 (A)	23.8	7.5	44.0	12.3	16.6	6.0	60.2
Wages, salaries and benefits	13.7 (A)	7.5	14.5	0.4	11.5	10.8	15.1	72.0
Direct	0.9 (B)	4.2	0.5	0.1	6.6	1.4	0.4	3.2
Indirect	12.7 (A)	...3	13.9	0.4	4.9	9.4	14.7	68.8
Occupancy expenses	8.2 (A)	10.7	7.8	11.8	10.1	12.2	7.1	100.0
Depreciation	2.4 (A)	2.3	2.4	3.2	1.8	3.2	2.3	88.2
Repairs and maintenance	0.5 (A)	0.5	0.5	0.4	0.6	1.1	0.4	74.2
Fuel and oil	0.1 (A)	0.2	0.1	0.3	0.1	0.1	0.1	10.8
Utilities	2.5 (A)	5.2	2.1	5.8	4.9	3.7	1.9	89.2
Rent	2.7 (A)	2.4	2.7	2.1	2.5	4.1	2.5	57.0
Financial expenses	2.4 (A)	1.0	2.5	0.8	1.2	4.0	2.3	91.4
Interest and bank charges	1.5 (A)	0.8	1.6	0.6	1.0	2.8	1.4	87.1
Professional fees	0.8 (A)	0.2	0.9	0.2	0.2	1.2	0.9	73.1
General expenses	2.8 (A)	3.9	2.7	4.2	3.7	4.6	2.3	91.4
Advertising	0.9 (A)	0.2	1.0	0.3	0.2	1.3	0.9	76.3
Delivery expenses	1.4 (A)	3.2	1.2	3.5	3.1	2.2	1.0	61.3
Insurance	0.5 (A)	0.4	0.5	0.4	0.4	1.1	0.4	71.0
Other expenses	12.9 (A)	7.3	13.6	8.6	6.5	14.5	13.4	100.0
Total expenses	101.0 (A)	93.7	101.9	102.6	88.5	93.6	103.4	100.0
Net profit/loss	-1.0 (C)	6.3	-1.9	-2.6	11.5	6.4	-3.4	100.0

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J0000 Retail Trade Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	45						
Gross operating revenue	243.9 (A)	60.9	362.3	29.9	71.2	117.4	741.4
Total expenses	225.5 (A)	44.4	342.8	24.7	50.9	99.3	719.8
Net profit	18.3 (A)	16.5	19.5	5.2	20.3	18.1	21.6
Non-Profitable:							
Gross operating revenue	212.2 (A)	45.3	450.4	38.6	57.1	116.6	646.4
Total expenses	231.5 (A)	49.4	491.3	40.9	64.4	130.2	703.2
Net loss	-19.2 (A)	-4.1	-40.9	-2.3	-7.2	-13.6	-56.8
1993							
Profitable:							
Percent of businesses	55						
Gross operating revenue	426.7 (A)	93.7	845.8	55.3	121.3	197.0	967.8
Total expenses	389.3 (A)	78.7	593.7	46.7	101.7	183.2	868.2
Net profit	37.4 (A)	14.9	52.1	8.6	19.5	13.9	79.6
Non-Profitable:							
Gross operating revenue	190.2 (A)	74.6	362.5	43.4	114.8	182.5	770.7
Total expenses	202.5 (A)	85.4	397.4	52.4	127.9	191.7	796.6
Net loss	-12.3 (A)	-10.8	-14.9	-9.0	-13.1	-9.2	-25.8
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	512	25	x	512	x
High value	5,000	512	5,000	x	512	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	418.0 (A)	258.6	577.4	x	x	x	x
Total current assets	169.9 (A)	44.0	295.7	x	x	x	x
Accounts receivable	53.5 (A)	6.7	100.3	x	x	x	x
Closing inventory	87.2 (A)	21.9	152.5	x	x	x	x
Other current assets	29.1 (A)	15.4	42.8	x	x	x	x
Net fixed assets	235.8 (A)	193.8	277.8	x	x	x	x
Other assets and adjustments	12.4 (A)	20.8	3.9	x	x	x	x
Total liabilities	472.1 (A)	303.7	640.5	x	x	x	x
Total current liabilities	200.7 (A)	102.2	299.2	x	x	x	x
Current bank loans	78.9 (A)	0.3	157.5	x	x	x	x
Other current liabilities	121.8 (A)	101.8	141.8	x	x	x	x
Long-term bank loans	51.8 (A)	3.1	100.4	x	x	x	x
Other liabilities and adjustments	219.6 (A)	198.4	240.9	x	x	x	x
Total equity	-54.1 (A)	-45.1	-63.1	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.8	0.4	1.0	x	x	x	x
Debt to equity ratio	-8.7	-8.7	-10.2	x	x	x	x
Interest coverage ratio	-1.5	-3.4	-1.1	x	x	x	x
Debt ratio	1.1	1.2	1.1	x	x	x	x
Revenue to equity ratio	-19.6	-5.9	-29.4	x	x	x	x
Revenue to closing inventories ratio	12.2	12.2	12.2	x	x	x	x
				(percent)			
Current debt to equity	-371.1	-226.6	-474.4	x	x	x	x
Net profit to equity	108.7	77.7	131.0	x	x	x	x
Net fixed assets to equity	-436.0	-429.8	-440.4	x	x	x	x
Gross margin	15.6	18.0	15.2	x	x	x	x
Return on total assets	-8.4	-10.5	-7.5	x	x	x	x
				(days)			
Collection period-accounts receivable	18.4	9.2	19.7	x	x	x	x

J6000 Food, Beverage and Drug Industries, Retail

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	367.5 (B)	x	x	x	x	x	x	100.0
Cost of goods sold	261.0 (B)	x	x	x	x	x	x	100.0
Purchases and materials	262.3 (B)	x	x	x	x	x	x	95.0
Closing inventory	28.5 (B)	x	x	x	x	x	x	65.0
Opening inventory	27.2 (B)	x	x	x	x	x	x	65.0
Wages, salaries and benefits	39.1 (B)	x	x	x	x	x	x	95.0
Direct	- (B)	x	x	x	x	x	x	5.0
Indirect	39.1 (B)	x	x	x	x	x	x	90.0
Occupancy expenses	25.2 (B)	x	x	x	x	x	x	100.0
Depreciation	7.6 (B)	x	x	x	x	x	x	90.0
Repairs and maintenance	2.2 (B)	x	x	x	x	x	x	90.0
Fuel and oil	0.6 (B)	x	x	x	x	x	x	10.0
Utilities	11.8 (A)	x	x	x	x	x	x	95.0
Rent	3.7 (B)	x	x	x	x	x	x	50.0
Financial expenses	9.3 (B)	x	x	x	x	x	x	95.0
Interest and bank charges	7.4 (B)	x	x	x	x	x	x	95.0
Professional fees	1.9 (B)	x	x	x	x	x	x	75.0
General expenses	7.6 (A)	x	x	x	x	x	x	80.0
Advertising	1.0 (B)	x	x	x	x	x	x	65.0
Delivery expenses	5.2 (A)	x	x	x	x	x	x	45.0
Insurance	1.4 (B)	x	x	x	x	x	x	55.0
Other expenses	40.7 (B)	x	x	x	x	x	x	100.0
Total expenses	383.5 (B)	x	x	x	x	x	x	100.0
Net profit/loss	-16.0 (B)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	71.0 (A)	x	x	x	x	x	x	100.0
Purchases and materials	71.4 (A)	x	x	x	x	x	x	95.0
Closing inventory	7.7 (A)	x	x	x	x	x	x	65.0
Opening inventory	7.4 (A)	x	x	x	x	x	x	65.0
Wages, salaries and benefits	10.6 (A)	x	x	x	x	x	x	95.0
Direct	- (A)	x	x	x	x	x	x	5.0
Indirect	10.6 (A)	x	x	x	x	x	x	90.0
Occupancy expenses	7.0 (A)	x	x	x	x	x	x	100.0
Depreciation	2.1 (A)	x	x	x	x	x	x	90.0
Repairs and maintenance	0.6 (A)	x	x	x	x	x	x	90.0
Fuel and oil	0.2 (A)	x	x	x	x	x	x	10.0
Utilities	3.2 (B)	x	x	x	x	x	x	95.0
Rent	1.0 (A)	x	x	x	x	x	x	50.0
Financial expenses	2.5 (A)	x	x	x	x	x	x	95.0
Interest and bank charges	2.0 (A)	x	x	x	x	x	x	95.0
Professional fees	0.5 (A)	x	x	x	x	x	x	75.0
General expenses	2.1 (B)	x	x	x	x	x	x	80.0
Advertising	0.3 (A)	x	x	x	x	x	x	65.0
Delivery expenses	1.4 (B)	x	x	x	x	x	x	45.0
Insurance	0.4 (A)	x	x	x	x	x	x	55.0
Other expenses	11.1 (A)	x	x	x	x	x	x	100.0
Total expenses	104.4 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-4.4 (A)	x	x	x	x	x	x	100.0

(continued)

J6000 Food, Beverage and Drug Industries, Retail *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	20						
Gross operating revenue	572.8 (A)	x	x	x	x	x	x
Total expenses	549.2 (A)	x	x	x	x	x	x
Net profit	23.7 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	316.9 (B)	x	x	x	x	x	x
Total expenses	342.6 (B)	x	x	x	x	x	x
Net loss	-25.8 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	35						
Gross operating revenue	562.9 (A)	102.2	711.5	x	x	211.9	940.6
Total expenses	535.0 (A)	84.1	680.4	x	x	204.8	898.4
Net profit	28.0 (A)	18.2	31.1	x	x	7.0	42.1
Non-Profitable:							
Gross operating revenue	255.4 (A)	134.3	476.2	x	x	x	x
Total expenses	272.5 (B)	151.2	493.8	x	x	x	x
Net loss	-17.1 (B)	-16.9	-17.4	x	x	x	x
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	714	25	x	714	x
High value	5,000	714	5,000	x	714	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	436.4 (A)	259.0	613.8	x	x	x	x
Total current assets	181.6 (A)	54.2	309.1	x	x	x	x
Accounts receivable	58.4 (A)	7.9	108.9	x	x	x	x
Closing inventory	95.1 (A)	30.9	159.4	x	x	x	x
Other current assets	28.1 (A)	15.4	40.8	x	x	x	x
Net fixed assets	241.3 (A)	179.9	302.6	x	x	x	x
Other assets and adjustments	13.5 (A)	24.9	2.1	x	x	x	x
Total liabilities	497.1 (A)	313.5	680.7	x	x	x	x
Total current liabilities	213.6 (A)	114.2	313.0	x	x	x	x
Current bank loans	88.1 (A)	0.4	171.8	x	x	x	x
Other current liabilities	127.5 (A)	113.8	141.2	x	x	x	x
Long-term bank loans	58.5 (A)	8.1	104.9	x	x	x	x
Other liabilities and adjustments	227.0 (A)	191.2	262.8	x	x	x	x
Total equity	-60.7 (A)	-54.6	-66.9	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.9	0.5	1.0	x	x	x	x
Debt to equity ratio	-8.2	-5.7	-10.2	x	x	x	x
Interest coverage ratio	-1.8	-4.8	-1.1	x	x	x	x
Debt ratio	1.1	1.2	1.1	x	x	x	x
Revenue to equity ratio	-18.8	-6.0	-29.3	x	x	x	x
Revenue to closing inventories ratio	12.0	10.8	12.3	x	x	x	x
				(percent)			
Current debt to equity	-351.8	-209.3	-468.2	x	x	x	x
Net profit to equity	107.5	74.1	134.7	x	x	x	x
Net fixed assets to equity	-397.3	-329.7	-452.6	x	x	x	x
Gross margin	15.2	16.7	15.0	x	x	x	x
Return on total assets	-9.3	-12.9	-7.8	x	x	x	x
				(days)			
Collection period-accounts receivable	18.6	8.8	20.3	x	x	x	x

J6010 Food Stores

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	372.9 (B)	x	x	x	x	x	x	100.0
Cost of goods sold	267.2 (B)	x	x	x	x	x	x	100.0
Purchases and materials	268.5 (B)	x	x	x	x	x	x	94.7
Closing inventory	29.2 (B)	x	x	x	x	x	x	68.4
Opening inventory	27.9 (B)	x	x	x	x	x	x	68.4
Wages, salaries and benefits	38.3 (B)	x	x	x	x	x	x	94.7
Direct	- (B)	x	x	x	x	x	x	5.3
Indirect	38.3 (B)	x	x	x	x	x	x	89.5
Occupancy expenses	26.1 (B)	x	x	x	x	x	x	100.0
Depreciation	7.8 (B)	x	x	x	x	x	x	89.5
Repairs and maintenance	2.3 (B)	x	x	x	x	x	x	89.5
Fuel and oil	0.6 (B)	x	x	x	x	x	x	10.5
Utilities	11.8 (A)	x	x	x	x	x	x	94.7
Rent	3.8 (B)	x	x	x	x	x	x	52.6
Financial expenses	9.1 (B)	x	x	x	x	x	x	94.7
Interest and bank charges	7.2 (B)	x	x	x	x	x	x	94.7
Professional fees	1.8 (B)	x	x	x	x	x	x	73.7
General expenses	7.4 (A)	x	x	x	x	x	x	78.9
Advertising	1.0 (B)	x	x	x	x	x	x	63.2
Delivery expenses	5.2 (A)	x	x	x	x	x	x	42.1
Insurance	1.2 (B)	x	x	x	x	x	x	52.6
Other expenses	41.5 (B)	x	x	x	x	x	x	100.0
Total expenses	389.6 (B)	x	x	x	x	x	x	100.0
Net profit/loss	-16.7 (B)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	71.7 (A)	x	x	x	x	x	x	100.0
Purchases and materials	72.0 (A)	x	x	x	x	x	x	94.7
Closing inventory	7.8 (A)	x	x	x	x	x	x	68.4
Opening inventory	7.5 (A)	x	x	x	x	x	x	68.4
Wages, salaries and benefits	10.3 (A)	x	x	x	x	x	x	94.7
Direct	- (A)	x	x	x	x	x	x	5.3
Indirect	10.3 (A)	x	x	x	x	x	x	89.5
Occupancy expenses	7.0 (A)	x	x	x	x	x	x	100.0
Depreciation	2.0 (A)	x	x	x	x	x	x	89.5
Repairs and maintenance	0.6 (A)	x	x	x	x	x	x	89.5
Fuel and oil	0.2 (A)	x	x	x	x	x	x	10.5
Utilities	3.2 (B)	x	x	x	x	x	x	94.7
Rent	1.0 (A)	x	x	x	x	x	x	52.6
Financial expenses	2.4 (A)	x	x	x	x	x	x	94.7
Interest and bank charges	1.9 (A)	x	x	x	x	x	x	94.7
Professional fees	0.5 (A)	x	x	x	x	x	x	73.7
General expenses	2.0 (B)	x	x	x	x	x	x	78.9
Advertising	0.3 (A)	x	x	x	x	x	x	63.2
Delivery expenses	1.4 (B)	x	x	x	x	x	x	42.1
Insurance	0.3 (A)	x	x	x	x	x	x	52.6
Other expenses	11.1 (A)	x	x	x	x	x	x	100.0
Total expenses	104.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-4.5 (A)	x	x	x	x	x	x	100.0

(continued)

J6010 Food Stores *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	18						
Gross operating revenue	633.3 (A)	x	x	x	x	x	x
Total expenses	607.9 (A)	x	x	x	x	x	x
Net profit	25.3 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	316.9 (B)	x	x	x	x	x	x
Total expenses	342.6 (B)	x	x	x	x	x	x
Net loss	-25.8 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	34						
Gross operating revenue	518.7 (A)	102.2	670.1	x	x	171.7	892.5
Total expenses	505.7 (A)	84.1	659.0	x	x	167.4	878.4
Net profit	13.0 (A)	18.2	11.1	x	x	4.3	14.1
Non-Profitable:							
Gross operating revenue	255.4 (A)	132.9	456.5	x	x	x	x
Total expenses	272.5 (B)	150.4	473.0	x	x	x	x
Net loss	-17.1 (B)	-17.4	-16.5	x	x	x	x
		INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	714	25	x	714	x
High value	5,000	714	5,000	x	714	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	368.9 (A)	319.6	418.2	x	x	x	x
Total current assets	134.6 (A)	74.2	195.1	x	x	x	x
Accounts receivable	12.7 (A)	11.8	13.7	x	x	x	x
Closing inventory	85.8 (A)	46.8	124.7	x	x	x	x
Other current assets	36.2 (A)	15.6	56.7	x	x	x	x
Net fixed assets	224.9 (A)	229.9	219.8	x	x	x	x
Other assets and adjustments	9.4 (A)	15.5	3.4	x	x	x	x
Total liabilities	356.2 (A)	343.5	368.8	x	x	x	x
Total current liabilities	110.7 (A)	83.4	138.0	x	x	x	x
Current bank loans	25.3 (A)	0.6	49.9	x	x	x	x
Other current liabilities	85.4 (A)	82.8	88.0	x	x	x	x
Long-term bank loans	36.8 (A)	12.7	60.9	x	x	x	x
Other liabilities and adjustments	208.7 (A)	247.4	170.0	x	x	x	x
Total equity	12.8 (A)	-23.9	49.4	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.2	0.9	1.4	x	x	x	x
Debt to equity ratio	27.9	-14.4	7.5	x	x	x	x
Interest coverage ratio	-1.3	-6.0	0.5	x	x	x	x
Debt ratio	1.0	1.1	0.9	x	x	x	x
Revenue to equity ratio	74.7	-16.2	30.7	x	x	x	x
Revenue to closing inventories ratio	11.1	8.3	12.2	x	x	x	x
				(percent)			
Current debt to equity	867.7	-349.3	279.4	x	x	x	x
Net profit to equity	-175.6	157.5	-14.6	x	x	x	x
Net fixed assets to equity	x	-963.2	445.1	x	x	x	x
Gross margin	12.1	18.9	10.4	x	x	x	x
Return on total assets	-3.4	-10.1	1.6	x	x	x	x
				(days)			
Collection period-accounts receivable	4.9	11.1	3.3	x	x	x	x

J6012 Grocery Stores (Exc. Supermarkets)

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	270.8 (B)	x	x	x	x	x	x	100.0
Cost of goods sold	192.7 (B)	x	x	x	x	x	x	100.0
Purchases and materials	202.6 (B)	x	x	x	x	x	x	100.0
Closing inventory	20.7 (B)	x	x	x	x	x	x	77.8
Opening inventory	10.9 (B)	x	x	x	x	x	x	55.6
Wages, salaries and benefits	33.7 (B)	x	x	x	x	x	x	88.9
Direct	- (A)	x	x	x	x	x	x	-
Indirect	33.7 (B)	x	x	x	x	x	x	88.9
Occupancy expenses	23.9 (B)	x	x	x	x	x	x	100.0
Depreciation	5.9 (B)	x	x	x	x	x	x	88.9
Repairs and maintenance	2.2 (B)	x	x	x	x	x	x	100.0
Fuel and oil	0.8 (B)	x	x	x	x	x	x	22.2
Utilities	13.4 (A)	x	x	x	x	x	x	100.0
Rent	1.6 (B)	x	x	x	x	x	x	44.4
Financial expenses	4.4 (B)	x	x	x	x	x	x	88.9
Interest and bank charges	2.5 (B)	x	x	x	x	x	x	88.9
Professional fees	1.9 (B)	x	x	x	x	x	x	77.8
General expenses	8.0 (A)	x	x	x	x	x	x	77.8
Advertising	0.5 (B)	x	x	x	x	x	x	44.4
Delivery expenses	6.3 (A)	x	x	x	x	x	x	55.6
Insurance	1.2 (B)	x	x	x	x	x	x	44.4
Other expenses	14.8 (B)	x	x	x	x	x	x	100.0
Total expenses	277.5 (B)	x	x	x	x	x	x	100.0
Net profit/loss	-6.8 (B)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	71.2 (A)	x	x	x	x	x	x	100.0
Purchases and materials	74.8 (A)	x	x	x	x	x	x	100.0
Closing inventory	7.6 (A)	x	x	x	x	x	x	77.8
Opening inventory	4.0 (A)	x	x	x	x	x	x	55.6
Wages, salaries and benefits	12.5 (A)	x	x	x	x	x	x	88.9
Direct	- (A)	x	x	x	x	x	x	-
Indirect	12.5 (A)	x	x	x	x	x	x	88.9
Occupancy expenses	8.8 (A)	x	x	x	x	x	x	100.0
Depreciation	2.2 (A)	x	x	x	x	x	x	88.9
Repairs and maintenance	0.8 (A)	x	x	x	x	x	x	100.0
Fuel and oil	0.3 (A)	x	x	x	x	x	x	22.2
Utilities	5.0 (B)	x	x	x	x	x	x	100.0
Rent	0.6 (A)	x	x	x	x	x	x	44.4
Financial expenses	1.6 (A)	x	x	x	x	x	x	88.9
Interest and bank charges	0.9 (A)	x	x	x	x	x	x	88.9
Professional fees	0.7 (A)	x	x	x	x	x	x	77.8
General expenses	2.9 (B)	x	x	x	x	x	x	77.8
Advertising	0.2 (A)	x	x	x	x	x	x	44.4
Delivery expenses	2.3 (B)	x	x	x	x	x	x	55.6
Insurance	0.4 (A)	x	x	x	x	x	x	44.4
Other expenses	5.5 (A)	x	x	x	x	x	x	100.0
Total expenses	102.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-2.5 (A)	x	x	x	x	x	x	100.0

(continued)

J6012 Grocery Stores (Exc. Supermarkets) *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	7						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	197.4 (B)	x	x	x	x	x	x
Total expenses	206.6 (B)	x	x	x	x	x	x
Net loss	-9.2 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	21						
Gross operating revenue	751.6 (A)	x	x	x	x	x	x
Total expenses	743.5 (A)	x	x	x	x	x	x
Net profit	8.0 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	263.9 (B)	146.8	519.8	x	x	x	x
Total expenses	294.1 (B)	158.0	528.3	x	x	x	x
Net loss	-10.2 (B)	-11.3	-8.5	x	x	x	x

J6014 Candy and Nut Stores

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	124.3 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	74.7 (A)	x	x	x	x	x	x	100.0
Purchases and materials	59.3 (A)	x	x	x	x	x	x	83.3
Closing inventory	15.2 (A)	x	x	x	x	x	x	50.0
Opening inventory	30.6 (A)	x	x	x	x	x	x	66.7
Wages, salaries and benefits	10.4 (A)	x	x	x	x	x	x	100.0
Direct	0.2 (A)	x	x	x	x	x	x	16.7
Indirect	10.2 (A)	x	x	x	x	x	x	83.3
Occupancy expenses	10.1 (A)	x	x	x	x	x	x	100.0
Depreciation	2.4 (A)	x	x	x	x	x	x	83.3
Repairs and maintenance	0.2 (A)	x	x	x	x	x	x	83.3
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	2.3 (A)	x	x	x	x	x	x	100.0
Rent	5.2 (A)	x	x	x	x	x	x	66.7
Financial expenses	2.0 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.0 (A)	x	x	x	x	x	x	100.0
Professional fees	1.0 (A)	x	x	x	x	x	x	83.3
General expenses	1.6 (A)	x	x	x	x	x	x	83.3
Advertising	0.9 (A)	x	x	x	x	x	x	83.3
Delivery expenses	- (A)	x	x	x	x	x	x	-
Insurance	0.8 (A)	x	x	x	x	x	x	66.7
Other expenses	7.2 (A)	x	x	x	x	x	x	100.0
Total expenses	106.0 (A)	x	x	x	x	x	x	100.0
Net profit/loss	18.3 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	60.1 (A)	x	x	x	x	x	x	100.0
Purchases and materials	47.7 (A)	x	x	x	x	x	x	83.3
Closing inventory	12.2 (A)	x	x	x	x	x	x	50.0
Opening inventory	24.6 (A)	x	x	x	x	x	x	66.7
Wages, salaries and benefits	8.4 (A)	x	x	x	x	x	x	100.0
Direct	0.1 (A)	x	x	x	x	x	x	16.7
Indirect	8.2 (A)	x	x	x	x	x	x	83.3
Occupancy expenses	8.1 (A)	x	x	x	x	x	x	100.0
Depreciation	1.9 (A)	x	x	x	x	x	x	83.3
Repairs and maintenance	0.1 (A)	x	x	x	x	x	x	83.3
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	1.9 (A)	x	x	x	x	x	x	100.0
Rent	4.2 (A)	x	x	x	x	x	x	66.7
Financial expenses	1.6 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	0.8 (A)	x	x	x	x	x	x	100.0
Professional fees	0.8 (A)	x	x	x	x	x	x	83.3
General expenses	1.3 (A)	x	x	x	x	x	x	83.3
Advertising	0.7 (A)	x	x	x	x	x	x	83.3
Delivery expenses	- (A)	x	x	x	x	x	x	-
Insurance	0.6 (A)	x	x	x	x	x	x	66.7
Other expenses	5.8 (A)	x	x	x	x	x	x	100.0
Total expenses	85.3 (A)	x	x	x	x	x	x	100.0
Net profit/loss	14.7 (A)	x	x	x	x	x	x	100.0

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J6014 Candy and Nut Stores *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	67						
Gross operating revenue	161.4 (A)	x	x	x	x	x	x
Total expenses	133.5 (A)	x	x	x	x	x	x
Net profit	27.9 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

J6100 Shoe, Apparel, Fabric and Yarn Industries, Retail

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	150.6 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	100.1 (A)	x	x	x	x	x	x	100.0
Purchases and materials	98.7 (A)	x	x	x	x	x	x	100.0
Closing inventory	42.4 (A)	x	x	x	x	x	x	66.7
Opening inventory	43.9 (A)	x	x	x	x	x	x	66.7
Wages, salaries and benefits	26.8 (A)	x	x	x	x	x	x	83.3
Direct	- (A)	x	x	x	x	x	x	-
Indirect	26.8 (A)	x	x	x	x	x	x	83.3
Occupancy expenses	16.3 (A)	x	x	x	x	x	x	100.0
Depreciation	2.4 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.4 (A)	x	x	x	x	x	x	66.7
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	1.8 (A)	x	x	x	x	x	x	83.3
Rent	11.7 (A)	x	x	x	x	x	x	66.7
Financial expenses	5.0 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	4.1 (A)	x	x	x	x	x	x	100.0
Professional fees	0.9 (A)	x	x	x	x	x	x	66.7
General expenses	3.2 (A)	x	x	x	x	x	x	100.0
Advertising	0.9 (A)	x	x	x	x	x	x	66.7
Delivery expenses	1.9 (A)	x	x	x	x	x	x	100.0
Insurance	0.4 (A)	x	x	x	x	x	x	83.3
Other expenses	9.7 (A)	x	x	x	x	x	x	100.0
Total expenses	161.1 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-10.6 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	66.5 (A)	x	x	x	x	x	x	100.0
Purchases and materials	65.5 (A)	x	x	x	x	x	x	100.0
Closing inventory	28.2 (A)	x	x	x	x	x	x	66.7
Opening inventory	29.1 (A)	x	x	x	x	x	x	66.7
Wages, salaries and benefits	17.8 (A)	x	x	x	x	x	x	83.3
Direct	- (A)	x	x	x	x	x	x	-
Indirect	17.8 (A)	x	x	x	x	x	x	83.3
Occupancy expenses	10.8 (A)	x	x	x	x	x	x	100.0
Depreciation	1.6 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.3 (A)	x	x	x	x	x	x	66.7
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	1.2 (A)	x	x	x	x	x	x	83.3
Rent	7.8 (A)	x	x	x	x	x	x	66.7
Financial expenses	3.3 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	2.7 (A)	x	x	x	x	x	x	100.0
Professional fees	0.6 (A)	x	x	x	x	x	x	66.7
General expenses	2.1 (A)	x	x	x	x	x	x	100.0
Advertising	0.6 (A)	x	x	x	x	x	x	66.7
Delivery expenses	1.3 (A)	x	x	x	x	x	x	100.0
Insurance	0.2 (A)	x	x	x	x	x	x	83.3
Other expenses	6.4 (A)	x	x	x	x	x	x	100.0
Total expenses	107.0 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-7.0 (A)	x	x	x	x	x	x	100.0

(continued)

J6100 Shoe, Apparel, Fabric and Yarn Industries, Retail *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	30						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	210.4 (A)	x	x	x	x	x	x
Total expenses	240.4 (A)	x	x	x	x	x	x
Net loss	-30.0 (A)	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	708.0 (C)	x	x	x	x	x	x
Total current assets	540.1 (C)	x	x	x	x	x	x
Accounts receivable	28.4 (A)	x	x	x	x	x	x
Closing inventory	446.6 (C)	x	x	x	x	x	x
Other current assets	65.2 (B)	x	x	x	x	x	x
Net fixed assets	167.7 (A)	x	x	x	x	x	x
Other assets and adjustments	0.1 (C)	x	x	x	x	x	x
Total liabilities	737.0 (C)	x	x	x	x	x	x
Total current liabilities	543.4 (C)	x	x	x	x	x	x
Current bank loans	406.7 (C)	x	x	x	x	x	x
Other current liabilities	136.7 (A)	x	x	x	x	x	x
Long-term bank loans	1.0 (C)	x	x	x	x	x	x
Other liabilities and adjustments	192.6 (B)	x	x	x	x	x	x
Total equity	-29.0 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.0	x	x	x	x	x	x
Debt to equity ratio	-25.4	x	x	x	x	x	x
Interest coverage ratio	-2.4	x	x	x	x	x	x
Debt ratio	1.0	x	x	x	x	x	x
Revenue to equity ratio	-12.5	x	x	x	x	x	x
Revenue to closing inventories ratio	0.8	x	x	x	x	x	x
				(percent)			
Current debt to equity	x	x	x	x	x	x	x
Net profit to equity	83.6	x	x	x	x	x	x
Net fixed assets to equity	-577.8	x	x	x	x	x	x
Gross margin	24.5	x	x	x	x	x	x
Return on total assets	-2.4	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	28.6	x	x	x	x	x	x

J6300 Automotive Vehicles, Parts and Accessories Industries, Sales and Service

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20							
				(thousands of dollars)				
Revenue Range: Low value	25	25	286	25	126	286	385	
High value	5,000	286	5,000	126	286	385	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	294.5 (A)	144.3	444.7	81.0	207.6	302.6	586.8	100.0
Cost of goods sold	150.2 (B)	61.3	239.1	10.6	112.1	184.8	293.4	78.5
Purchases and materials	371.4 (C)	246.8	496.0	15.2	478.4	688.3	303.6	78.5
Closing inventory	x (F)	x	x	x	x	x	x	47.1
Opening inventory	3.9 (B)	1.3	6.5	2.3	0.4	-	13.1	23.5
Wages, salaries and benefits	43.5 (B)	14.1	72.8	17.2	11.0	41.8	103.8	84.7
Direct	- (A)	-	-	-	-	-	-	-
Indirect	43.5 (B)	14.1	72.8	17.2	11.0	41.8	103.8	84.7
Occupancy expenses	23.2 (B)	19.5	26.9	17.9	21.0	17.9	35.8	100.0
Depreciation	7.3 (B)	8.4	6.3	8.4	8.3	2.0	10.5	88.2
Repairs and maintenance	1.8 (A)	1.2	2.4	0.5	1.8	1.5	3.4	82.4
Fuel and oil	0.2 (B)	0.3	-	0.7	-	-	-	5.9
Utilities	7.7 (B)	5.8	9.6	3.8	7.8	6.6	12.8	88.2
Rent	6.2 (A)	3.8	8.6	4.5	3.0	7.8	9.3	52.9
Financial expenses	10.4 (A)	7.2	13.6	6.6	7.9	10.8	16.7	100.0
Interest and bank charges	5.9 (B)	4.9	6.8	4.7	5.1	4.8	8.8	94.1
Professional fees	4.6 (A)	2.4	6.8	1.9	2.8	5.7	7.8	94.1
General expenses	8.5 (B)	6.2	10.9	4.5	7.9	9.1	12.6	100.0
Advertising	2.2 (A)	0.9	3.6	0.2	1.6	5.2	2.0	82.4
Delivery expenses	3.8 (B)	3.3	4.3	2.2	4.4	2.5	6.1	70.6
Insurance	2.5 (B)	2.0	3.0	2.1	1.9	1.5	4.5	94.1
Other expenses	66.8 (B)	35.7	97.8	20.4	51.1	67.6	128.1	100.0
Total expenses	302.6 (A)	144.1	461.0	77.2	211.0	331.8	590.3	100.0
Net profit/loss	-8.1 (C)	0.2	-16.4	3.7	-3.4	-29.1	-3.6	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	51.0 (B)	42.5	53.8	13.1	54.0	61.1	50.0	78.5
Purchases and materials	126.1 (C)	171.0	111.5	18.7	230.4	227.5	51.7	78.5
Closing inventory	x (F)	x	x	x	x	x	x	47.1
Opening inventory	1.3 (B)	0.9	1.5	2.8	0.2	-	2.2	23.5
Wages, salaries and benefits	14.8 (B)	9.8	16.4	21.3	5.3	13.8	17.7	84.7
Direct	- (A)	-	-	-	-	-	-	-
Indirect	14.8 (B)	9.8	16.4	21.3	5.3	13.8	17.7	84.7
Occupancy expenses	7.9 (B)	13.5	6.0	22.2	10.1	5.9	6.1	100.0
Depreciation	2.5 (B)	5.8	1.4	10.4	4.0	0.7	1.8	88.2
Repairs and maintenance	0.6 (A)	0.8	0.5	0.6	0.9	0.5	0.8	82.4
Fuel and oil	0.1 (B)	0.2	-	0.9	-	-	-	5.9
Utilities	2.6 (B)	4.0	2.2	4.7	3.8	2.2	2.2	88.2
Rent	2.1 (A)	2.6	1.9	5.6	1.4	2.6	1.8	52.9
Financial expenses	3.5 (A)	5.0	3.1	8.1	3.8	3.5	2.8	100.0
Interest and bank charges	2.0 (B)	3.4	1.5	5.8	2.4	1.8	1.5	94.1
Professional fees	1.6 (A)	1.6	1.5	2.3	1.4	1.9	1.3	94.1
General expenses	2.9 (B)	4.3	2.4	5.5	3.8	3.0	2.1	100.0
Advertising	0.8 (A)	0.6	0.8	0.3	0.8	1.7	0.3	82.4
Delivery expenses	1.3 (B)	2.3	1.0	2.7	2.1	0.8	1.0	70.6
Insurance	0.8 (B)	1.4	0.7	2.6	0.9	0.5	0.8	94.1
Other expenses	22.7 (B)	24.8	22.0	25.2	24.6	22.3	21.8	100.0
Total expenses	102.7 (A)	99.9	103.7	95.4	101.6	109.6	100.6	100.0
Net profit/loss	-2.7 (C)	0.1	-3.7	4.6	-1.6	-9.6	-0.6	100.0

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J6300 Automotive Vehicles, Parts and Accessories Industries, Sales and Service *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	38						
Gross operating revenue	321.2 (A)	125.4	611.5	x	x	x	x
Total expenses	299.9 (A)	104.6	589.4	x	x	x	x
Net profit	21.3 (A)	20.8	22.1	x	x	x	x
Non-Profitable:							
Gross operating revenue	279.8 (A)	158.2	377.8	x	x	x	x
Total expenses	304.0 (A)	173.2	409.8	x	x	x	x
Net loss	-24.3 (A)	-15.0	-31.8	x	x	x	x
1993							
Profitable:							
Percent of businesses	69						
Gross operating revenue	268.9 (A)	69.2	479.5	x	x	x	x
Total expenses	243.3 (A)	57.2	439.5	x	x	x	x
Net profit	25.6 (A)	12.0	39.9	x	x	x	x
Non-Profitable:							
Gross operating revenue	120.5 (A)	x	x	x	x	x	x
Total expenses	126.5 (A)	x	x	x	x	x	x
Net loss	-6.0 (A)	x	x	x	x	x	x

J6350 Motor Vehicle Repair Shops

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	139	25	x	139	294	
High value	5,000	139	5,000	x	139	294	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	210.3 (A)	88.4	332.2	x	x	191.2	473.1	100.0
Cost of goods sold	8.4 (A)	11.0	5.8	x	x	10.8	1.0	63.6
Purchases and materials	10.8 (A)	15.4	5.8	x	x	10.8	1.0	63.6
Closing inventory	3.3 (A)	6.7	-	x	x	-	-	18.2
Opening inventory	1.1 (A)	2.3	-	x	x	-	-	9.1
Wages, salaries and benefits	56.5 (A)	16.0	97.1	x	x	27.7	166.6	72.7
Direct	- (A)	-	-	x	x	-	-	-
Indirect	56.5 (A)	16.0	97.1	x	x	27.7	166.6	72.7
Occupancy expenses	27.0 (A)	19.5	34.5	x	x	29.2	39.9	100.0
Depreciation	8.7 (A)	9.3	8.0	x	x	9.2	8.9	81.8
Repairs and maintenance	1.3 (A)	0.6	1.9	x	x	1.9	2.0	81.8
Fuel and oil	0.3 (B)	0.6	-	x	x	-	-	9.1
Utilities	8.6 (A)	4.8	12.4	x	x	13.9	11.0	90.9
Rent	8.2 (A)	4.2	12.1	x	x	4.2	20.1	63.6
Financial expenses	8.8 (A)	7.4	10.2	x	x	7.8	12.7	100.0
Interest and bank charges	6.2 (A)	5.6	6.8	x	x	5.8	7.8	90.9
Professional fees	2.6 (A)	1.8	3.4	x	x	1.9	4.9	90.9
General expenses	8.7 (A)	4.8	12.6	x	x	12.0	13.2	100.0
Advertising	1.5 (A)	0.2	2.7	x	x	2.2	3.1	90.9
Delivery expenses	4.8 (A)	2.5	7.1	x	x	7.4	6.8	72.7
Insurance	2.5 (A)	2.1	2.8	x	x	2.4	3.3	100.0
Other expenses	102.2 (A)	26.0	178.4	x	x	104.7	252.0	100.0
Total expenses	211.6 (A)	84.7	338.6	x	x	191.9	485.3	100.0
Net profit/loss	-1.4 (A)	3.7	-6.5	x	x	-0.7	-12.2	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	4.0 (A)	12.4	1.7	x	x	5.6	0.2	63.6
Purchases and materials	5.0 (A)	17.4	1.7	x	x	5.6	0.2	63.6
Closing inventory	1.6 (A)	7.5	-	x	x	-	-	18.2
Opening inventory	0.5 (A)	2.6	-	x	x	-	-	9.1
Wages, salaries and benefits	26.9 (A)	18.1	29.2	x	x	14.5	35.2	72.7
Direct	- (A)	-	-	x	x	-	-	-
Indirect	26.9 (A)	18.1	29.2	x	x	14.5	35.2	72.7
Occupancy expenses	12.9 (A)	22.1	10.4	x	x	15.3	8.4	100.0
Depreciation	4.1 (A)	10.5	2.4	x	x	4.8	1.4	81.8
Repairs and maintenance	0.6 (A)	0.7	0.6	x	x	1.0	0.4	81.8
Fuel and oil	0.1 (B)	0.7	-	x	x	-	-	9.1
Utilities	4.1 (A)	5.5	3.7	x	x	7.3	2.3	90.9
Rent	3.9 (A)	4.8	3.6	x	x	2.2	4.2	63.6
Financial expenses	4.2 (A)	8.3	3.1	x	x	4.0	2.7	100.0
Interest and bank charges	2.9 (A)	6.3	2.0	x	x	3.0	1.8	90.9
Professional fees	1.2 (A)	2.0	1.0	x	x	1.0	1.0	90.9
General expenses	4.2 (A)	5.5	3.8	x	x	6.3	2.8	100.0
Advertising	0.7 (A)	0.3	0.8	x	x	1.2	0.7	90.9
Delivery expenses	2.3 (A)	2.8	2.1	x	x	3.9	1.4	72.7
Insurance	1.2 (A)	2.4	0.9	x	x	1.2	0.7	100.0
Other expenses	48.6 (A)	29.4	53.7	x	x	54.8	53.3	100.0
Total expenses	100.6 (A)	95.8	101.9	x	x	100.4	102.6	100.0
Net profit/loss	-0.6 (A)	4.2	-1.9	x	x	-0.4	-2.6	100.0

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J6350 Motor Vehicle Repair Shops *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	43						
Gross operating revenue	180.8 (A)	x	x	x	x	x	x
Total expenses	158.2 (A)	x	x	x	x	x	x
Net profit	22.7 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	232.6 (A)	x	x	x	x	x	x
Total expenses	252.2 (A)	x	x	x	x	x	x
Net loss	-19.6 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	68						
Gross operating revenue	158.2 (A)	x	x	x	x	x	x
Total expenses	139.1 (A)	x	x	x	x	x	x
Net profit	19.1 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

J6351 Garages (General Repairs)

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	139	25	x	139	x	
High value	5,000	139	5,000	x	139	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	204.7 (A)	85.0	324.4	x	x	x	x	100.0
Cost of goods sold	8.6 (A)	11.2	6.0	x	x	x	x	60.0
Purchases and materials	11.0 (A)	15.9	6.0	x	x	x	x	30.0
Closing inventory	3.6 (A)	7.1	-	x	x	x	x	20.0
Opening inventory	1.2 (A)	2.4	-	x	x	x	x	10.0
Wages, salaries and benefits	53.1 (A)	16.7	89.8	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	53.1 (A)	16.7	89.8	x	x	x	x	70.0
Occupancy expenses	26.5 (A)	18.9	34.0	x	x	x	x	100.0
Depreciation	9.2 (A)	8.9	9.5	x	x	x	x	90.0
Repairs and maintenance	1.3 (A)	0.5	2.0	x	x	x	x	80.0
Fuel and oil	0.3 (B)	0.8	-	x	x	x	x	10.0
Utilities	7.9 (A)	4.4	11.3	x	x	x	x	90.0
Rent	7.7 (A)	4.3	11.1	x	x	x	x	60.0
Financial expenses	8.7 (A)	7.2	10.2	x	x	x	x	100.0
Interest and bank charges	6.3 (A)	5.3	7.2	x	x	x	x	90.0
Professional fees	2.5 (A)	1.8	3.1	x	x	x	x	90.0
General expenses	8.5 (A)	4.7	12.3	x	x	x	x	100.0
Advertising	1.1 (A)	0.2	2.0	x	x	x	x	90.0
Delivery expenses	4.9 (A)	2.3	7.4	x	x	x	x	70.0
Insurance	2.5 (A)	2.2	2.9	x	x	x	x	100.0
Other expenses	97.8 (A)	23.0	172.6	x	x	x	x	100.0
Total expenses	203.2 (A)	81.6	324.8	x	x	x	x	100.0
Net profit/loss	1.5 (B)	3.4	-0.4	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	4.2 (A)	13.2	1.9	x	x	x	x	60.0
Purchases and materials	5.4 (A)	18.7	1.9	x	x	x	x	60.0
Closing inventory	1.7 (A)	8.4	-	x	x	x	x	20.0
Opening inventory	0.6 (A)	2.0	-	x	x	x	x	10.0
Wages, salaries and benefits	26.0 (A)	19.6	27.6	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	26.0 (A)	19.6	27.6	x	x	x	x	70.0
Occupancy expenses	12.9 (A)	22.2	10.5	x	x	x	x	100.0
Depreciation	4.5 (A)	10.5	2.9	x	x	x	x	90.0
Repairs and maintenance	0.6 (A)	0.8	0.8	x	x	x	x	80.0
Fuel and oil	0.2 (B)	0.8	-	x	x	x	x	10.0
Utilities	3.9 (A)	5.2	3.5	x	x	x	x	90.0
Rent	3.8 (A)	5.1	3.4	x	x	x	x	60.0
Financial expenses	4.3 (A)	8.4	3.2	x	x	x	x	100.0
Interest and bank charges	3.1 (A)	6.3	2.2	x	x	x	x	90.0
Professional fees	1.2 (A)	2.1	1.0	x	x	x	x	90.0
General expenses	4.1 (A)	5.5	3.8	x	x	x	x	100.0
Advertising	0.5 (A)	0.3	0.6	x	x	x	x	90.0
Delivery expenses	2.4 (A)	2.7	2.3	x	x	x	x	70.0
Insurance	1.2 (A)	2.5	0.9	x	x	x	x	100.0
Other expenses	47.8 (A)	27.1	53.2	x	x	x	x	100.0
Total expenses	99.3 (A)	96.0	100.1	x	x	x	x	100.0
Net profit/loss	0.7 (A)	4.0	-0.1	x	x	x	x	100.0

(continued)

J6351 Garages (General Repairs) *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	46						
Gross operating revenue	180.8 (A)	x	x	x	x	x	x
Total expenses	158.2 (A)	x	x	x	x	x	x
Net profit	22.7 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	225.0 (A)	x	x	x	x	x	x
Total expenses	241.5 (A)	x	x	x	x	x	x
Net loss	-16.6 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	83						
Gross operating revenue	118.5 (A)	x	x	x	x	x	x
Total expenses	102.6 (A)	x	x	x	x	x	x
Net profit	15.9 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

J6400 General Retail Merchandising Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	448.4 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	291.7 (A)	x	x	x	x	x	x	100.0
Purchases and materials	295.4 (A)	x	x	x	x	x	x	100.0
Closing inventory	31.0 (A)	x	x	x	x	x	x	100.0
Opening inventory	27.3 (A)	x	x	x	x	x	x	80.0
Wages, salaries and benefits	39.0 (A)	x	x	x	x	x	x	80.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	39.0 (A)	x	x	x	x	x	x	80.0
Occupancy expenses	44.4 (A)	x	x	x	x	x	x	100.0
Depreciation	8.2 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	2.0 (A)	x	x	x	x	x	x	80.0
Fuel and oil	0.1 (A)	x	x	x	x	x	x	20.0
Utilities	13.0 (A)	x	x	x	x	x	x	60.0
Rent	21.1 (A)	x	x	x	x	x	x	60.0
Financial expenses	4.1 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	2.8 (A)	x	x	x	x	x	x	100.0
Professional fees	1.3 (A)	x	x	x	x	x	x	80.0
General expenses	5.4 (A)	x	x	x	x	x	x	100.0
Advertising	1.2 (A)	x	x	x	x	x	x	60.0
Delivery expenses	2.4 (A)	x	x	x	x	x	x	60.0
Insurance	1.9 (A)	x	x	x	x	x	x	80.0
Other expenses	92.9 (A)	x	x	x	x	x	x	100.0
Total expenses	477.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-29.1 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	65.0 (A)	x	x	x	x	x	x	100.0
Purchases and materials	65.9 (A)	x	x	x	x	x	x	100.0
Closing inventory	6.9 (A)	x	x	x	x	x	x	100.0
Opening inventory	6.1 (A)	x	x	x	x	x	x	80.0
Wages, salaries and benefits	8.7 (A)	x	x	x	x	x	x	80.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	8.7 (A)	x	x	x	x	x	x	80.0
Occupancy expenses	9.9 (A)	x	x	x	x	x	x	100.0
Depreciation	1.8 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	0.4 (A)	x	x	x	x	x	x	80.0
Fuel and oil	- (A)	x	x	x	x	x	x	20.0
Utilities	2.9 (A)	x	x	x	x	x	x	60.0
Rent	4.7 (A)	x	x	x	x	x	x	60.0
Financial expenses	0.9 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	0.6 (A)	x	x	x	x	x	x	100.0
Professional fees	0.3 (A)	x	x	x	x	x	x	80.0
General expenses	1.2 (A)	x	x	x	x	x	x	100.0
Advertising	0.3 (A)	x	x	x	x	x	x	60.0
Delivery expenses	0.5 (A)	x	x	x	x	x	x	60.0
Insurance	0.4 (A)	x	x	x	x	x	x	80.0
Other expenses	20.7 (A)	x	x	x	x	x	x	100.0
Total expenses	106.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-6.5 (A)	x	x	x	x	x	x	100.0

(continued)

J6400 General Retail Merchandising Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	71						
Gross operating revenue	1,219.5 (A)	x	x	x	x	x	x
Total expenses	1,104.6 (A)	x	x	x	x	x	x
Net profit	114.9 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

J6410 General Merchandise Stores

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	448.4 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	291.7 (A)	x	x	x	x	x	x	100.0
Purchases and materials	295.4 (A)	x	x	x	x	x	x	100.0
Closing inventory	31.0 (A)	x	x	x	x	x	x	100.0
Opening inventory	27.3 (A)	x	x	x	x	x	x	80.0
Wages, salaries and benefits	39.0 (A)	x	x	x	x	x	x	80.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	39.0 (A)	x	x	x	x	x	x	80.0
Occupancy expenses	44.4 (A)	x	x	x	x	x	x	100.0
Depreciation	8.2 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	2.0 (A)	x	x	x	x	x	x	80.0
Fuel and oil	0.1 (A)	x	x	x	x	x	x	20.0
Utilities	13.0 (A)	x	x	x	x	x	x	60.0
Rent	21.1 (A)	x	x	x	x	x	x	60.0
Financial expenses	4.1 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	2.8 (A)	x	x	x	x	x	x	100.0
Professional fees	1.3 (A)	x	x	x	x	x	x	80.0
General expenses	5.4 (A)	x	x	x	x	x	x	100.0
Advertising	1.2 (A)	x	x	x	x	x	x	60.0
Delivery expenses	2.4 (A)	x	x	x	x	x	x	60.0
Insurance	1.9 (A)	x	x	x	x	x	x	80.0
Other expenses	92.9 (A)	x	x	x	x	x	x	100.0
Total expenses	477.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-29.1 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	65.0 (A)	x	x	x	x	x	x	100.0
Purchases and materials	65.9 (A)	x	x	x	x	x	x	100.0
Closing inventory	6.9 (A)	x	x	x	x	x	x	100.0
Opening inventory	6.1 (A)	x	x	x	x	x	x	80.0
Wages, salaries and benefits	8.7 (A)	x	x	x	x	x	x	80.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	8.7 (A)	x	x	x	x	x	x	80.0
Occupancy expenses	9.9 (A)	x	x	x	x	x	x	100.0
Depreciation	1.8 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	0.4 (A)	x	x	x	x	x	x	80.0
Fuel and oil	- (A)	x	x	x	x	x	x	20.0
Utilities	2.9 (A)	x	x	x	x	x	x	60.0
Rent	4.7 (A)	x	x	x	x	x	x	60.0
Financial expenses	0.9 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	0.6 (A)	x	x	x	x	x	x	100.0
Professional fees	0.3 (A)	x	x	x	x	x	x	80.0
General expenses	1.2 (A)	x	x	x	x	x	x	100.0
Advertising	0.3 (A)	x	x	x	x	x	x	60.0
Delivery expenses	0.5 (A)	x	x	x	x	x	x	60.0
Insurance	0.4 (A)	x	x	x	x	x	x	80.0
Other expenses	20.7 (A)	x	x	x	x	x	x	100.0
Total expenses	106.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-6.5 (A)	x	x	x	x	x	x	100.0

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J6410 General Merchandise Stores *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES								
					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
1993								
Profitable:								
Percent of businesses	71							
Gross operating revenue	1,219.5	(A)	x	x	x	x	x	x
Total expenses	1,104.6	(A)	x	x	x	x	x	x
Net profit	114.9	(A)	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x

J6413 Other General Merchandise Stores

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	448.4 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	291.7 (A)	x	x	x	x	x	x	100.0
Purchases and materials	295.4 (A)	x	x	x	x	x	x	100.0
Closing inventory	31.0 (A)	x	x	x	x	x	x	100.0
Opening inventory	27.3 (A)	x	x	x	x	x	x	80.0
Wages, salaries and benefits	39.0 (A)	x	x	x	x	x	x	80.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	39.0 (A)	x	x	x	x	x	x	80.0
Occupancy expenses	44.4 (A)	x	x	x	x	x	x	100.0
Depreciation	8.2 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	2.0 (A)	x	x	x	x	x	x	80.0
Fuel and oil	0.1 (A)	x	x	x	x	x	x	20.0
Utilities	13.0 (A)	x	x	x	x	x	x	60.0
Rent	21.1 (A)	x	x	x	x	x	x	60.0
Financial expenses	4.1 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	2.8 (A)	x	x	x	x	x	x	100.0
Professional fees	1.3 (A)	x	x	x	x	x	x	80.0
General expenses	5.4 (A)	x	x	x	x	x	x	100.0
Advertising	1.2 (A)	x	x	x	x	x	x	60.0
Delivery expenses	2.4 (A)	x	x	x	x	x	x	60.0
Insurance	1.9 (A)	x	x	x	x	x	x	80.0
Other expenses	92.9 (A)	x	x	x	x	x	x	100.0
Total expenses	477.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-29.1 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	65.0 (A)	x	x	x	x	x	x	100.0
Purchases and materials	65.9 (A)	x	x	x	x	x	x	100.0
Closing inventory	6.9 (A)	x	x	x	x	x	x	100.0
Opening inventory	6.1 (A)	x	x	x	x	x	x	80.0
Wages, salaries and benefits	8.7 (A)	x	x	x	x	x	x	80.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	8.7 (A)	x	x	x	x	x	x	80.0
Occupancy expenses	9.9 (A)	x	x	x	x	x	x	100.0
Depreciation	1.8 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	0.4 (A)	x	x	x	x	x	x	80.0
Fuel and oil	- (A)	x	x	x	x	x	x	20.0
Utilities	2.9 (A)	x	x	x	x	x	x	60.0
Rent	4.7 (A)	x	x	x	x	x	x	60.0
Financial expenses	0.9 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	0.6 (A)	x	x	x	x	x	x	100.0
Professional fees	0.3 (A)	x	x	x	x	x	x	80.0
General expenses	1.2 (A)	x	x	x	x	x	x	100.0
Advertising	0.3 (A)	x	x	x	x	x	x	60.0
Delivery expenses	0.5 (A)	x	x	x	x	x	x	60.0
Insurance	0.4 (A)	x	x	x	x	x	x	80.0
Other expenses	20.7 (A)	x	x	x	x	x	x	100.0
Total expenses	106.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-6.5 (A)	x	x	x	x	x	x	100.0

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J6413 Other General Merchandise Stores *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
1993								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	10							
					(thousands of dollars)			
Revenue Range: Low value	25		25	286	25	x	286	x
High value	5,000		286	5,000	x	286	x	5,000
BALANCE SHEET					(thousands of dollars)			
Total assets	171.0	(A)	92.3	249.7	x	x	x	x
Total current assets	128.2	(A)	56.4	200.1	x	x	x	x
Accounts receivable	41.0	(A)	6.0	76.1	x	x	x	x
Closing inventory	60.2	(A)	36.0	84.3	x	x	x	x
Other current assets	27.0	(A)	14.4	39.6	x	x	x	x
Net fixed assets	32.2	(A)	14.9	49.6	x	x	x	x
Other assets and adjustments	10.5	(A)	21.1	-	x	x	x	x
Total liabilities	168.2	(A)	58.1	278.2	x	x	x	x
Total current liabilities	67.6	(A)	40.4	94.9	x	x	x	x
Current bank loans	8.1	(A)	1.3	14.9	x	x	x	x
Other current liabilities	59.5	(A)	39.1	79.9	x	x	x	x
Long-term bank loans	-	(A)	-	-	x	x	x	x
Other liabilities and adjustments	100.5	(A)	17.7	183.3	x	x	x	x
Total equity	2.9	(A)	34.2	-28.5	x	x	x	x
FINANCIAL RATIOS					(times)			
Current ratio	1.9		1.4	2.1	x	x	x	x
Debt to equity ratio	58.9		1.7	-9.8	x	x	x	x
Interest coverage ratio	-2.6		-0.3	-3.2	x	x	x	x
Debt ratio	1.0		0.6	1.1	x	x	x	x
Revenue to equity ratio	200.2		6.2	-32.7	x	x	x	x
Revenue to closing inventories ratio	9.5		5.9	11.0	x	x	x	x
					(percent)			
Current debt to equity	x		118.0	-332.7	x	x	x	x
Net profit to equity	-880.6		-11.8	184.1	x	x	x	x
Net fixed assets to equity	x		43.4	-174.0	x	x	x	x
Gross margin	24.4		24.1	24.5	x	x	x	x
Return on total assets	-10.7		-1.1	-14.3	x	x	x	x
					(days)			
Collection period-accounts receivable	28.2		10.3	29.8	x	x	x	x

J6500 Other Retail Store Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	30								
					(thousands of dollars)				
Revenue Range: Low value	25		25	75	25	x	75	115	
High value	5,000		75	5,000	x	75	115	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	121.6	(A)	46.4	196.9	x	x	79.0	314.8	100.0
Cost of goods sold	71.2	(A)	32.7	109.7	x	x	42.6	176.9	97.0
Purchases and materials	66.7	(A)	19.4	113.9	x	x	39.4	188.5	93.9
Closing inventory	17.7	(B)	3.1	32.4	x	x	15.0	49.8	63.6
Opening inventory	22.2	(A)	16.4	28.1	x	x	18.1	38.1	63.6
Wages, salaries and benefits	15.1	(A)	3.1	27.2	x	x	9.5	44.9	69.7
Direct	4.5	(B)	1.8	7.1	x	x	8.7	5.5	6.1
Indirect	10.7	(B)	1.3	20.0	x	x	0.7	39.4	63.6
Occupancy expenses	10.8	(B)	4.0	17.6	x	x	4.0	31.1	100.0
Depreciation	3.1	(B)	1.3	4.9	x	x	1.1	8.6	87.9
Repairs and maintenance	0.6	(B)	0.3	0.9	x	x	0.7	1.0	69.7
Fuel and oil	0.1	(B)	0.1	0.1	x	x	-	0.1	15.2
Utilities	1.8	(B)	0.7	3.0	x	x	0.8	5.2	90.9
Rent	5.3	(B)	1.7	8.8	x	x	1.4	16.3	66.7
Financial expenses	2.4	(B)	0.5	4.3	x	x	1.0	7.6	84.8
Interest and bank charges	1.4	(B)	0.4	2.3	x	x	0.7	3.9	84.8
Professional fees	1.1	(B)	0.1	2.0	x	x	0.3	3.8	63.6
General expenses	3.2	(B)	1.1	5.3	x	x	0.7	9.5	93.9
Advertising	1.6	(B)	0.2	3.0	x	x	0.2	5.8	81.8
Delivery expenses	1.1	(B)	0.8	1.4	x	x	0.2	2.5	57.6
Insurance	0.6	(B)	0.2	0.9	x	x	0.3	1.6	66.7
Other expenses	11.8	(B)	1.5	22.0	x	x	3.2	40.8	100.0
Total expenses	114.5	(A)	42.9	186.1	x	x	61.0	311.3	100.0
Net profit/loss	7.1	(B)	3.5	10.8	x	x	18.0	3.5	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	58.5	(A)	70.4	55.7	x	x	53.9	56.2	97.0
Purchases and materials	54.8	(A)	41.8	57.9	x	x	49.9	59.9	93.9
Closing inventory	14.6	(A)	6.7	16.4	x	x	18.9	15.8	63.6
Opening inventory	18.3	(A)	35.2	14.3	x	x	23.0	12.1	63.6
Wages, salaries and benefits	12.4	(A)	6.7	13.8	x	x	12.0	14.3	69.7
Direct	3.7	(B)	3.9	3.6	x	x	11.0	1.8	6.1
Indirect	8.8	(A)	2.7	10.2	x	x	0.9	12.5	63.6
Occupancy expenses	8.9	(A)	8.6	8.9	x	x	5.1	9.9	100.0
Depreciation	2.5	(A)	2.8	2.5	x	x	1.4	2.7	87.9
Repairs and maintenance	0.5	(A)	0.6	0.4	x	x	0.9	0.3	69.7
Fuel and oil	0.1	(B)	0.1	-	x	x	-	-	15.2
Utilities	1.5	(A)	1.4	1.5	x	x	1.0	1.6	90.9
Rent	4.3	(A)	3.6	4.5	x	x	1.7	5.2	66.7
Financial expenses	2.0	(A)	1.1	2.2	x	x	1.3	2.4	84.8
Interest and bank charges	1.1	(A)	0.9	1.2	x	x	0.9	1.2	84.8
Professional fees	0.9	(A)	0.2	1.0	x	x	0.3	1.2	63.6
General expenses	2.7	(A)	2.5	2.7	x	x	0.9	3.2	93.9
Advertising	1.3	(A)	0.3	1.5	x	x	0.3	1.8	81.8
Delivery expenses	0.9	(A)	1.8	0.7	x	x	0.3	0.8	57.6
Insurance	0.5	(A)	0.4	0.5	x	x	0.3	0.5	66.7
Other expenses	9.7	(A)	3.3	11.2	x	x	4.1	13.0	100.0
Total expenses	94.1	(A)	92.5	94.5	x	x	77.2	98.9	100.0
Net profit/loss	5.9	(B)	7.5	5.5	x	x	22.8	1.1	100.0

(continued)

J6500 Other Retail Store Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	81						
Gross operating revenue	146.6 (A)	64.2	182.3	x	x	78.0	321.4
Total expenses	128.5 (A)	50.6	162.3	x	x	58.8	300.2
Net profit	18.1 (A)	13.7	20.0	x	x	19.2	21.2
Non-Profitable:							
Gross operating revenue	82.7 (B)	36.0	280.0	x	x	x	x
Total expenses	92.7 (B)	38.4	322.2	x	x	x	x
Net loss	-10.1 (B)	-2.5	-42.2	x	x	x	x
1993							
Profitable:							
Percent of businesses	83						
Gross operating revenue	354.5 (A)	79.8	461.4	x	x	171.4	789.1
Total expenses	319.5 (A)	75.4	432.3	x	x	147.4	715.1
Net profit	35.0 (A)	4.5	49.1	x	x	24.0	74.0
Non-Profitable:							
Gross operating revenue	182.3 (A)	x	x	x	x	x	x
Total expenses	187.5 (A)	x	x	x	x	x	x
Net loss	-5.3 (A)	x	x	x	x	x	x

J6580 Toy, Hobby, Novelty and Souvenir Stores

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	76	25	x	76	x	
High value	5,000	76	5,000	x	76	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	97.6 (B)	42.7	152.6	x	x	x	x	100.0
Cost of goods sold	59.3 (B)	26.6	92.0	x	x	x	x	100.0
Purchases and materials	60.4 (B)	25.6	95.1	x	x	x	x	100.0
Closing inventory	25.0 (B)	1.2	48.8	x	x	x	x	60.0
Opening inventory	23.9 (A)	2.1	45.7	x	x	x	x	60.0
Wages, salaries and benefits	4.7 (B)	2.6	6.9	x	x	x	x	50.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	4.7 (B)	2.6	6.9	x	x	x	x	50.0
Occupancy expenses	12.9 (B)	5.7	20.0	x	x	x	x	100.0
Depreciation	3.7 (B)	1.4	6.1	x	x	x	x	70.0
Repairs and maintenance	0.8 (A)	0.2	1.4	x	x	x	x	60.0
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	1.3 (A)	1.3	1.2	x	x	x	x	90.0
Rent	7.0 (B)	2.8	11.3	x	x	x	x	60.0
Financial expenses	2.4 (A)	1.2	3.6	x	x	x	x	100.0
Interest and bank charges	1.7 (A)	1.0	2.3	x	x	x	x	100.0
Professional fees	0.7 (B)	0.2	1.3	x	x	x	x	60.0
General expenses	2.8 (A)	2.6	2.9	x	x	x	x	100.0
Advertising	0.6 (B)	0.2	1.1	x	x	x	x	90.0
Delivery expenses	1.4 (B)	2.1	0.7	x	x	x	x	50.0
Insurance	0.7 (B)	0.4	1.1	x	x	x	x	70.0
Other expenses	6.8 (A)	3.1	10.5	x	x	x	x	100.0
Total expenses	88.8 (B)	41.7	136.0	x	x	x	x	100.0
Net profit/loss	8.8 (B)	1.0	16.7	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	60.7 (A)	62.3	60.3	x	x	x	x	100.0
Purchases and materials	61.8 (A)	60.1	62.3	x	x	x	x	100.0
Closing inventory	25.6 (A)	2.8	32.0	x	x	x	x	60.0
Opening inventory	24.5 (A)	4.9	30.0	x	x	x	x	60.0
Wages, salaries and benefits	4.8 (B)	6.0	4.5	x	x	x	x	50.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	4.8 (B)	6.0	4.5	x	x	x	x	50.0
Occupancy expenses	13.2 (B)	13.3	13.1	x	x	x	x	100.0
Depreciation	3.8 (B)	3.2	4.0	x	x	x	x	70.0
Repairs and maintenance	0.8 (B)	0.4	0.9	x	x	x	x	60.0
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	1.3 (B)	3.1	0.8	x	x	x	x	90.0
Rent	7.2 (B)	6.6	7.4	x	x	x	x	60.0
Financial expenses	2.5 (A)	2.8	2.4	x	x	x	x	100.0
Interest and bank charges	1.7 (B)	2.4	1.5	x	x	x	x	100.0
Professional fees	0.8 (A)	0.4	0.9	x	x	x	x	60.0
General expenses	2.8 (A)	6.2	1.9	x	x	x	x	100.0
Advertising	0.6 (A)	0.4	0.7	x	x	x	x	90.0
Delivery expenses	1.4 (B)	4.9	0.5	x	x	x	x	50.0
Insurance	0.7 (A)	0.8	0.7	x	x	x	x	70.0
Other expenses	7.0 (B)	7.2	6.9	x	x	x	x	100.0
Total expenses	91.0 (A)	97.7	89.1	x	x	x	x	100.0
Net profit/loss	9.0 (A)	2.3	10.9	x	x	x	x	100.0

(continued)

J6580 Toy, Hobby, Novelty and Souvenir Stores *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	77						
Gross operating revenue	117.4 (B)	x	x	x	x	x	x
Total expenses	103.9 (B)	x	x	x	x	x	x
Net profit	13.5 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x (B)	x	x	x	x	x	x
Total expenses	x (B)	x	x	x	x	x	x
Net loss	x (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	75						
Gross operating revenue	179.9 (A)	x	x	x	x	x	x
Total expenses	153.8 (A)	x	x	x	x	x	x
Net profit	26.2 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x (B)	x	x	x	x	x	x
Total expenses	x (B)	x	x	x	x	x	x
Net loss	x (B)	x	x	x	x	x	x

J6582 Gift, Novelty and Souvenir Stores

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	98	25	x	98	x	
High value	5,000	98	5,000	x	98	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	119.2 (A)	62.5	175.8	x	x	x	x	100.0
Cost of goods sold	71.6 (B)	39.6	103.6	x	x	x	x	100.0
Purchases and materials	73.0 (B)	33.6	112.5	x	x	x	x	100.0
Closing inventory	33.2 (B)	10.1	56.3	x	x	x	x	85.7
Opening inventory	31.7 (A)	16.1	47.4	x	x	x	x	85.7
Wages, salaries and benefits	6.3 (B)	4.0	8.5	x	x	x	x	71.4
Direct	- (A)	-	-	x	x	x	x	-
Indirect	6.3 (B)	4.0	8.5	x	x	x	x	71.4
Occupancy expenses	15.1 (B)	5.6	24.5	x	x	x	x	100.0
Depreciation	4.6 (B)	1.2	8.1	x	x	x	x	71.4
Repairs and maintenance	1.0 (B)	1.2	0.9	x	x	x	x	85.7
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	1.5 (B)	1.5	1.5	x	x	x	x	85.7
Rent	7.9 (C)	1.8	14.0	x	x	x	x	57.1
Financial expenses	2.9 (A)	1.9	3.9	x	x	x	x	100.0
Interest and bank charges	2.0 (A)	1.5	2.4	x	x	x	x	100.0
Professional fees	0.9 (B)	0.4	1.5	x	x	x	x	71.4
General expenses	2.9 (A)	1.9	3.8	x	x	x	x	100.0
Advertising	0.8 (B)	0.2	1.4	x	x	x	x	85.7
Delivery expenses	1.2 (B)	1.5	1.0	x	x	x	x	42.9
Insurance	0.8 (B)	0.3	1.4	x	x	x	x	71.4
Other expenses	8.1 (A)	4.3	11.9	x	x	x	x	100.0
Total expenses	108.8 (A)	57.4	156.2	x	x	x	x	100.0
Net profit/loss	12.4 (A)	5.1	19.6	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	60.1 (A)	63.3	58.9	x	x	x	x	100.0
Purchases and materials	61.3 (A)	53.6	64.0	x	x	x	x	100.0
Closing inventory	27.9 (A)	16.1	32.0	x	x	x	x	85.7
Opening inventory	26.6 (A)	25.8	26.9	x	x	x	x	85.7
Wages, salaries and benefits	5.3 (B)	6.5	4.8	x	x	x	x	71.4
Direct	- (A)	-	-	x	x	x	x	-
Indirect	5.3 (B)	6.5	4.8	x	x	x	x	71.4
Occupancy expenses	12.7 (B)	9.0	14.0	x	x	x	x	100.0
Depreciation	3.9 (B)	1.9	4.6	x	x	x	x	71.4
Repairs and maintenance	0.9 (B)	1.9	0.5	x	x	x	x	85.7
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	1.3 (B)	2.3	0.9	x	x	x	x	85.7
Rent	6.7 (B)	2.9	8.0	x	x	x	x	57.1
Financial expenses	2.4 (A)	3.0	2.2	x	x	x	x	100.0
Interest and bank charges	1.6 (B)	2.4	1.4	x	x	x	x	100.0
Professional fees	0.8 (A)	0.6	0.9	x	x	x	x	71.4
General expenses	2.4 (A)	3.1	2.2	x	x	x	x	100.0
Advertising	0.7 (A)	0.3	0.8	x	x	x	x	85.7
Delivery expenses	1.0 (B)	2.4	0.6	x	x	x	x	42.9
Insurance	0.7 (A)	0.4	0.6	x	x	x	x	71.4
Other expenses	6.8 (B)	6.9	6.7	x	x	x	x	100.0
Total expenses	89.6 (A)	91.8	88.8	x	x	x	x	100.0
Net profit/loss	10.4 (A)	8.2	11.2	x	x	x	x	100.0

(continued)

J6582 Gift, Novelty and Souvenir Stores *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	86						
Gross operating revenue	134.0 (A)	x	x	x	x	x	x
Total expenses	118.7 (A)	x	x	x	x	x	x
Net profit	15.3 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	75						
Gross operating revenue	179.9 (A)	x	x	x	x	x	x
Total expenses	153.6 (A)	x	x	x	x	x	x
Net profit	26.2 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

J6590 Other Retail Stores

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	91.7 (B)	x	x	x	x	x	x	100.0
Cost of goods sold	46.5 (A)	x	x	x	x	x	x	90.9
Purchases and materials	29.5 (B)	x	x	x	x	x	x	81.8
Closing inventory	8.6 (B)	x	x	x	x	x	x	54.5
Opening inventory	25.5 (A)	x	x	x	x	x	x	72.7
Wages, salaries and benefits	16.8 (B)	x	x	x	x	x	x	72.7
Direct	3.6 (B)	x	x	x	x	x	x	9.1
Indirect	13.2 (B)	x	x	x	x	x	x	63.6
Occupancy expenses	12.8 (B)	x	x	x	x	x	x	100.0
Depreciation	4.2 (B)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.5 (B)	x	x	x	x	x	x	63.6
Fuel and oil	- (C)	x	x	x	x	x	x	9.1
Utilities	1.9 (B)	x	x	x	x	x	x	90.9
Rent	6.1 (B)	x	x	x	x	x	x	72.7
Financial expenses	2.7 (B)	x	x	x	x	x	x	72.7
Interest and bank charges	1.2 (B)	x	x	x	x	x	x	72.7
Professional fees	1.5 (B)	x	x	x	x	x	x	63.6
General expenses	2.3 (B)	x	x	x	x	x	x	90.9
Advertising	1.1 (B)	x	x	x	x	x	x	72.7
Delivery expenses	1.0 (B)	x	x	x	x	x	x	63.6
Insurance	0.3 (B)	x	x	x	x	x	x	45.5
Other expenses	16.8 (B)	x	x	x	x	x	x	100.0
Total expenses	97.9 (B)	x	x	x	x	x	x	100.0
Net profit/loss	-6.2 (B)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	50.7 (A)	x	x	x	x	x	x	90.9
Purchases and materials	32.2 (B)	x	x	x	x	x	x	81.8
Closing inventory	9.3 (A)	x	x	x	x	x	x	54.5
Opening inventory	27.9 (B)	x	x	x	x	x	x	72.7
Wages, salaries and benefits	18.4 (A)	x	x	x	x	x	x	72.7
Direct	3.9 (B)	x	x	x	x	x	x	9.1
Indirect	14.4 (A)	x	x	x	x	x	x	63.6
Occupancy expenses	13.9 (A)	x	x	x	x	x	x	100.0
Depreciation	4.6 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.6 (B)	x	x	x	x	x	x	63.6
Fuel and oil	- (B)	x	x	x	x	x	x	9.1
Utilities	2.1 (A)	x	x	x	x	x	x	90.9
Rent	6.7 (A)	x	x	x	x	x	x	72.7
Financial expenses	3.0 (A)	x	x	x	x	x	x	72.7
Interest and bank charges	1.3 (B)	x	x	x	x	x	x	72.7
Professional fees	1.7 (A)	x	x	x	x	x	x	63.6
General expenses	2.6 (A)	x	x	x	x	x	x	90.9
Advertising	1.2 (A)	x	x	x	x	x	x	72.7
Delivery expenses	1.1 (B)	x	x	x	x	x	x	63.6
Insurance	0.3 (B)	x	x	x	x	x	x	45.5
Other expenses	18.3 (A)	x	x	x	x	x	x	100.0
Total expenses	106.8 (A)	x	x	x	x	x	x	100.0
Net profit/loss	-6.8 (B)	x	x	x	x	x	x	100.0

(continued)

J6590 Other Retail Stores *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	19						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	80.3 (B)	x	x	x	x	x	x
Total expenses	91.8 (B)	x	x	x	x	x	x
Net loss	-11.4 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	62						
Gross operating revenue	461.4 (A)	x	x	x	x	x	x
Total expenses	418.6 (A)	x	x	x	x	x	x
Net profit	62.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

J6900 Non-store Retail Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	61	25	x	61	x	
High value	5,000	61	5,000	x	61	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	291.4 (A)	42.5	540.2	x	x	x	x	100.0
Cost of goods sold	148.8 (A)	31.9	281.7	x	x	x	x	100.0
Purchases and materials	153.9 (A)	32.6	275.1	x	x	x	x	100.0
Closing inventory	22.8 (A)	6.3	39.4	x	x	x	x	90.0
Opening inventory	15.7 (A)	5.5	25.9	x	x	x	x	90.0
Wages, salaries and benefits	80.1 (A)	0.1	160.1	x	x	x	x	40.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	80.1 (A)	0.1	160.1	x	x	x	x	40.0
Occupancy expenses	22.8 (A)	3.3	42.3	x	x	x	x	100.0
Depreciation	11.0 (A)	0.9	21.2	x	x	x	x	80.0
Repairs and maintenance	0.3 (A)	-	0.5	x	x	x	x	50.0
Fuel and oil	0.1 (B)	0.1	-	x	x	x	x	10.0
Utilities	6.3 (A)	1.3	11.4	x	x	x	x	100.0
Rent	5.1 (A)	1.0	9.2	x	x	x	x	30.0
Financial expenses	4.0 (A)	0.2	7.7	x	x	x	x	80.0
Interest and bank charges	1.5 (A)	-	2.9	x	x	x	x	50.0
Professional fees	2.5 (A)	0.2	4.8	x	x	x	x	60.0
General expenses	19.3 (A)	1.5	37.1	x	x	x	x	80.0
Advertising	7.9 (A)	0.4	15.3	x	x	x	x	80.0
Delivery expenses	10.8 (A)	0.9	20.7	x	x	x	x	60.0
Insurance	0.6 (A)	0.1	1.0	x	x	x	x	70.0
Other expenses	15.5 (A)	6.7	24.3	x	x	x	x	100.0
Total expenses	288.5 (A)	43.7	533.2	x	x	x	x	100.0
Net profit/loss	2.9 (B)	-1.2	7.0	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	50.4 (A)	75.0	48.4	x	x	x	x	100.0
Purchases and materials	52.8 (A)	76.7	50.9	x	x	x	x	100.0
Closing inventory	7.8 (A)	14.8	7.3	x	x	x	x	90.0
Opening inventory	5.4 (A)	13.1	4.8	x	x	x	x	90.0
Wages, salaries and benefits	27.5 (A)	0.2	29.6	x	x	x	x	40.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	27.5 (A)	0.2	29.6	x	x	x	x	40.0
Occupancy expenses	7.8 (A)	7.7	7.8	x	x	x	x	100.0
Depreciation	3.8 (A)	2.1	3.9	x	x	x	x	80.0
Repairs and maintenance	0.1 (A)	0.1	0.1	x	x	x	x	50.0
Fuel and oil	- (B)	0.3	-	x	x	x	x	10.0
Utilities	2.2 (A)	3.0	2.1	x	x	x	x	100.0
Rent	1.8 (A)	2.3	1.7	x	x	x	x	30.0
Financial expenses	1.4 (A)	0.5	1.4	x	x	x	x	80.0
Interest and bank charges	0.5 (A)	0.1	0.5	x	x	x	x	50.0
Professional fees	0.9 (A)	0.5	0.9	x	x	x	x	60.0
General expenses	6.6 (A)	3.5	6.9	x	x	x	x	80.0
Advertising	2.7 (A)	1.1	2.8	x	x	x	x	80.0
Delivery expenses	3.7 (A)	2.1	3.8	x	x	x	x	60.0
Insurance	0.2 (A)	0.3	0.2	x	x	x	x	70.0
Other expenses	5.3 (A)	15.9	4.5	x	x	x	x	100.0
Total expenses	99.0 (A)	102.9	98.7	x	x	x	x	100.0
Net profit/loss	1.0 (B)	-2.9	1.3	x	x	x	x	100.0

(continued)

J6900 Non-store Retail Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	44						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	68.9 (A)	x	x	x	x	x	x
Total expenses	72.6 (A)	x	x	x	x	x	x
Net loss	-5.7 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

J6920 Direct Sellers

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	61	25	x	61	x	
High value	5,000	61	5,000	x	61	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	55.5 (A)	38.6	72.3	x	x	x	x	100.0
Cost of goods sold	38.4 (A)	28.4	50.4	x	x	x	x	100.0
Purchases and materials	38.3 (A)	27.1	45.6	x	x	x	x	100.0
Closing inventory	8.5 (A)	5.9	11.1	x	x	x	x	88.9
Opening inventory	10.6 (A)	5.2	15.9	x	x	x	x	88.9
Wages, salaries and benefits	0.1 (B)	-	0.2	x	x	x	x	33.3
Direct	- (A)	-	-	x	x	x	x	-
Indirect	0.1 (B)	-	0.2	x	x	x	x	33.3
Occupancy expenses	4.3 (A)	3.5	5.0	x	x	x	x	100.0
Depreciation	1.0 (A)	1.1	1.0	x	x	x	x	77.8
Repairs and maintenance	- (B)	-	-	x	x	x	x	44.4
Fuel and oil	0.1 (B)	0.2	-	x	x	x	x	11.1
Utilities	2.6 (B)	1.1	4.0	x	x	x	x	100.0
Rent	0.6 (B)	1.2	-	x	x	x	x	22.2
Financial expenses	0.5 (A)	0.2	0.8	x	x	x	x	77.8
Interest and bank charges	0.2 (B)	-	0.4	x	x	x	x	44.4
Professional fees	0.3 (A)	0.2	0.3	x	x	x	x	55.6
General expenses	5.0 (A)	1.8	8.2	x	x	x	x	77.8
Advertising	1.6 (A)	0.5	2.6	x	x	x	x	77.8
Delivery expenses	3.3 (A)	1.1	5.4	x	x	x	x	55.6
Insurance	0.2 (A)	0.1	0.2	x	x	x	x	66.7
Other expenses	9.7 (A)	6.7	12.7	x	x	x	x	100.0
Total expenses	58.0 (A)	38.7	77.3	x	x	x	x	100.0
Net profit/loss	-2.5 (B)	-0.1	-5.0	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	69.2 (A)	68.3	69.7	x	x	x	x	100.0
Purchases and materials	65.5 (A)	70.1	63.0	x	x	x	x	100.0
Closing inventory	15.3 (A)	15.4	15.3	x	x	x	x	88.9
Opening inventory	19.1 (A)	13.6	22.0	x	x	x	x	88.9
Wages, salaries and benefits	0.2 (B)	-	0.2	x	x	x	x	33.3
Direct	- (A)	-	-	x	x	x	x	-
Indirect	0.2 (B)	-	0.2	x	x	x	x	33.3
Occupancy expenses	7.7 (A)	9.2	7.0	x	x	x	x	100.0
Depreciation	1.8 (A)	2.8	1.3	x	x	x	x	77.8
Repairs and maintenance	- (B)	0.1	-	x	x	x	x	44.4
Fuel and oil	0.1 (B)	0.4	-	x	x	x	x	11.1
Utilities	4.6 (A)	2.8	5.6	x	x	x	x	100.0
Rent	1.1 (B)	3.1	-	x	x	x	x	22.2
Financial expenses	0.9 (A)	0.6	1.1	x	x	x	x	77.8
Interest and bank charges	0.4 (B)	-	0.6	x	x	x	x	44.4
Professional fees	0.5 (A)	0.6	0.5	x	x	x	x	55.6
General expenses	9.0 (A)	4.6	11.3	x	x	x	x	77.8
Advertising	2.8 (A)	1.4	3.6	x	x	x	x	77.8
Delivery expenses	5.9 (A)	2.9	7.5	x	x	x	x	55.6
Insurance	0.3 (A)	0.4	0.3	x	x	x	x	66.7
Other expenses	17.5 (A)	17.4	17.6	x	x	x	x	100.0
Total expenses	104.6 (A)	100.2	108.9	x	x	x	x	100.0
Net profit/loss	-4.6 (B)	-0.2	-6.9	x	x	x	x	100.0

(continued)

J6920 Direct Sellers *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	33						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	68.9 (A)	x	x	x	x	x	x
Total expenses	72.6 (A)	x	x	x	x	x	x
Net loss	-5.7 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

J6921 Direct Sellers

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	61	25	x	61	x	
High value	5,000	61	5,000	x	61	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	55.5 (A)	38.6	72.3	x	x	x	x	100.0
Cost of goods sold	38.4 (A)	26.4	50.4	x	x	x	x	100.0
Purchases and materials	36.3 (A)	27.1	45.6	x	x	x	x	100.0
Closing inventory	8.5 (A)	5.9	11.1	x	x	x	x	88.9
Opening inventory	10.6 (A)	5.2	15.9	x	x	x	x	88.9
Wages, salaries and benefits	0.1 (B)	-	0.2	x	x	x	x	33.3
Direct	- (A)	-	-	x	x	x	x	-
Indirect	0.1 (B)	-	0.2	x	x	x	x	33.3
Occupancy expenses	4.3 (A)	3.5	5.0	x	x	x	x	100.0
Depreciation	1.0 (A)	1.1	1.0	x	x	x	x	77.8
Repairs and maintenance	- (B)	-	-	x	x	x	x	44.4
Fuel and oil	0.1 (B)	0.2	-	x	x	x	x	11.1
Utilities	2.6 (B)	1.1	4.0	x	x	x	x	100.0
Rent	0.6 (B)	1.2	-	x	x	x	x	22.2
Financial expenses	0.5 (A)	0.2	0.8	x	x	x	x	77.8
Interest and bank charges	0.2 (B)	-	0.4	x	x	x	x	44.4
Professional fees	0.3 (A)	0.2	0.3	x	x	x	x	55.6
General expenses	5.0 (A)	1.8	8.2	x	x	x	x	77.8
Advertising	1.6 (A)	0.5	2.6	x	x	x	x	77.8
Delivery expenses	3.3 (A)	1.1	5.4	x	x	x	x	55.6
Insurance	0.2 (A)	0.1	0.2	x	x	x	x	66.7
Other expenses	9.7 (A)	6.7	12.7	x	x	x	x	100.0
Total expenses	58.0 (A)	38.7	77.3	x	x	x	x	100.0
Net profit/loss	-2.5 (B)	-0.1	-5.0	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	69.2 (A)	68.3	69.7	x	x	x	x	100.0
Purchases and materials	65.5 (A)	70.1	63.0	x	x	x	x	100.0
Closing inventory	15.3 (A)	15.4	15.3	x	x	x	x	88.9
Opening inventory	19.1 (A)	13.6	22.0	x	x	x	x	88.9
Wages, salaries and benefits	0.2 (B)	-	0.2	x	x	x	x	33.3
Direct	- (A)	-	-	x	x	x	x	-
Indirect	0.2 (B)	-	0.2	x	x	x	x	33.3
Occupancy expenses	7.7 (A)	9.2	7.0	x	x	x	x	100.0
Depreciation	1.8 (A)	2.8	1.3	x	x	x	x	77.8
Repairs and maintenance	- (B)	0.1	-	x	x	x	x	44.4
Fuel and oil	0.1 (B)	0.4	-	x	x	x	x	11.1
Utilities	4.6 (A)	2.8	5.6	x	x	x	x	100.0
Rent	1.1 (B)	3.1	-	x	x	x	x	22.2
Financial expenses	0.9 (A)	0.6	1.1	x	x	x	x	77.8
Interest and bank charges	0.4 (B)	-	0.6	x	x	x	x	44.4
Professional fees	0.5 (A)	0.6	0.5	x	x	x	x	55.6
General expenses	9.0 (A)	4.6	11.3	x	x	x	x	77.8
Advertising	2.8 (A)	1.4	3.6	x	x	x	x	77.8
Delivery expenses	5.9 (A)	2.9	7.5	x	x	x	x	55.6
Insurance	0.3 (A)	0.4	0.3	x	x	x	x	66.7
Other expenses	17.5 (A)	17.4	17.6	x	x	x	x	100.0
Total expenses	104.6 (A)	100.2	106.9	x	x	x	x	100.0
Net profit/loss	-4.6 (B)	-0.2	-6.9	x	x	x	x	100.0

(continued)

J6921 Direct Sellers *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES								
					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	33							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	68.9	(A)	x	x	x	x	x	x
Total expenses	72.6	(A)	x	x	x	x	x	x
Net loss	-5.7	(A)	x	x	x	x	x	x
1993								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
			INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	30							
					(thousands of dollars)			
Revenue Range: Low value	25		25	60	25	x	60	91
High value	5,000		60	5,000	x	60	91	5,000
BALANCE SHEET					(thousands of dollars)			
Total assets	1,494.8	(C)	469.0	2,520.6	x	x	492.3	4,548.9
Total current assets	231.4	(C)	5.1	457.7	x	x	45.3	870.0
Accounts receivable	7.5	(B)	-	15.1	x	x	1.5	28.6
Closing inventory	x	(F)	x	x	x	x	x	x
Other current assets	198.5	(B)	5.1	391.8	x	x	43.8	739.8
Net fixed assets	x	(F)	x	x	x	x	x	x
Other assets and adjustments	1,190.2	(C)	461.5	1,918.8	x	x	443.8	3,393.9
Total liabilities	335.5	(C)	11.3	659.8	x	x	37.3	1,282.3
Total current liabilities	95.1	(C)	1.8	188.4	x	x	7.4	369.5
Current bank loans	22.6	(B)	-	45.1	x	x	-	90.3
Other current liabilities	72.5	(C)	1.8	143.3	x	x	7.4	279.2
Long-term bank loans	0.3	(B)	-	0.7	x	x	-	1.4
Other liabilities and adjustments	240.1	(C)	9.5	470.7	x	x	30.0	911.4
Total equity	1,159.2	(C)	457.7	1,860.8	x	x	455.0	3,266.6
FINANCIAL RATIOS					(times)			
Current ratio	2.4		2.9	2.4	x	x	6.1	2.4
Debt to equity ratio	0.3		-	0.4	x	x	0.1	0.4
Interest coverage ratio	x		x	x	x	x	x	x
Debt ratio	0.2		-	0.3	x	x	0.1	0.3
Revenue to equity ratio	0.2		0.1	0.2	x	x	0.1	0.2
Revenue to closing inventories ratio	x		x	x	x	x	x	x
					(percent)			
Current debt to equity	8.2		0.4	10.1	x	x	1.8	11.3
Net profit to equity	x		x	x	x	x	x	x
Net fixed assets to equity	x		x	x	x	x	x	x
Gross margin	x		x	x	x	x	x	x
Return on total assets	x		x	x	x	x	x	x
					(days)			
Collection period-accounts receivable	13.9		-	16.3	x	x	8.9	17.1

K0000 Finance And Insurance Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	30								
					(thousands of dollars)				
Revenue Range: Low value	25		25	60	25	x	60	91	
High value	5,000		60	5,000	x	60	91	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	195.3	(C)	57.1	333.5	x	x	62.6	604.4	100.0
Cost of goods sold	x	(F)	x	x	x	x	x	x	3.0
Purchases and materials	x	(F)	x	x	x	x	x	x	3.0
Closing inventory	x	(F)	x	x	x	x	x	x	3.0
Opening inventory	x	(F)	x	x	x	x	x	x	3.0
Wages, salaries and benefits	24.6	(C)	0.8	48.4	x	x	-	98.9	60.8
Direct	-	(A)	-	-	x	x	-	-	-
Indirect	24.6	(C)	0.8	48.4	x	x	-	98.9	60.8
Occupancy expenses	x	(F)	x	x	x	x	x	x	60.8
Depreciation	x	(F)	x	x	x	x	x	x	54.5
Repairs and maintenance	x	(F)	x	x	x	x	x	x	27.3
Fuel and oil	-	(B)	-	-	x	x	-	-	3.0
Utilities	x	(F)	x	x	x	x	x	x	27.3
Rent	x	(F)	x	x	x	x	x	x	24.2
Financial expenses	x	(F)	x	x	x	x	x	x	93.9
Interest and bank charges	x	(F)	x	x	x	x	x	x	78.8
Professional fees	16.7	(C)	1.8	31.8	x	x	5.2	58.0	93.9
General expenses	3.4	(C)	-	6.8	x	x	0.1	13.5	51.5
Advertising	1.2	(C)	-	2.4	x	x	0.1	4.8	33.3
Delivery expenses	0.7	(C)	-	1.4	x	x	-	2.7	18.2
Insurance	x	(F)	x	x	x	x	x	x	36.4
Other expenses	37.2	(C)	0.3	74.1	x	x	5.5	142.8	81.8
Total expenses	x	(F)	x	x	x	x	x	x	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	x	(F)	x	x	x	x	x	x	3.0
Purchases and materials	x	(F)	x	x	x	x	x	x	3.0
Closing inventory	x	(F)	x	x	x	x	x	x	3.0
Opening inventory	x	(F)	x	x	x	x	x	x	3.0
Wages, salaries and benefits	12.6	(B)	1.5	14.5	x	x	-	16.0	60.6
Direct	-	(A)	-	-	x	x	-	-	-
Indirect	12.6	(B)	1.5	14.5	x	x	-	16.0	60.6
Occupancy expenses	8.2	(C)	0.1	9.6	x	x	0.2	10.6	60.6
Depreciation	4.0	(C)	-	4.6	x	x	0.1	5.1	54.5
Repairs and maintenance	x	(F)	x	x	x	x	x	x	27.3
Fuel and oil	-	(C)	-	-	x	x	-	-	3.0
Utilities	1.3	(C)	-	1.5	x	x	-	1.6	27.3
Rent	2.1	(C)	-	2.4	x	x	-	2.7	24.2
Financial expenses	42.2	(C)	3.3	48.9	x	x	11.6	52.8	93.9
Interest and bank charges	33.7	(C)	0.2	39.4	x	x	3.2	43.2	78.8
Professional fees	8.6	(C)	3.1	9.5	x	x	8.3	9.6	93.9
General expenses	1.7	(B)	-	2.0	x	x	0.2	2.2	51.5
Advertising	0.6	(C)	-	0.7	x	x	0.1	0.8	33.3
Delivery expenses	0.4	(C)	-	0.4	x	x	-	0.5	18.2
Insurance	x	(F)	x	x	x	x	x	x	36.4
Other expenses	19.1	(B)	0.5	22.2	x	x	8.8	23.6	81.8
Total expenses	100.5	(C)	5.4	116.8	x	x	20.8	126.7	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0

(continued)

K0000 Finance And Insurance Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	89						
Gross operating revenue	133.2 (C)	57.1	230.9	x	x	62.8	485.2
Total expenses	x (F)	x	x	x	x	x	x
Net profit	78.3 (B)	54.0	109.5	x	x	58.3	189.9
Non-Profitable:							
Gross operating revenue	x (F)	x	x	x	x	x	x
Total expenses	x (F)	x	x	x	x	x	x
Net loss	x (F)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	95						
Gross operating revenue	210.7 (B)	50.4	373.1	34.0	66.8	166.7	558.1
Total expenses	126.9 (B)	28.2	226.9	22.1	33.9	97.2	343.2
Net profit	83.8 (A)	22.2	146.2	11.9	31.7	69.5	214.9
Non-Profitable:							
Gross operating revenue	x ( )	x	x	x	x	x	x
Total expenses	x ( )	x	x	x	x	x	x
Net loss	x ( )	x	x	x	x	x	x
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	20						
				(thousands of dollars)			
Revenue Range: Low value	25	25	60	25	x	60	x
High value	5,000	60	5,000	x	60	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	1,380.6 (C)	467.1	2,294.1	x	x	x	x
Total current assets	232.2 (C)	5.1	459.3	x	x	x	x
Accounts receivable	5.7 (B)	-	11.3	x	x	x	x
Closing inventory	x (F)	x	x	x	x	x	x
Other current assets	199.8 (C)	5.1	394.5	x	x	x	x
Net fixed assets	x (F)	x	x	x	x	x	x
Other assets and adjustments	1,072.9 (C)	459.5	1,886.3	x	x	x	x
Total liabilities	289.1 (C)	11.8	566.4	x	x	x	x
Total current liabilities	93.6 (C)	1.8	185.4	x	x	x	x
Current bank loans	23.7 (B)	-	47.4	x	x	x	x
Other current liabilities	69.9 (C)	1.8	138.0	x	x	x	x
Long-term bank loans	- (A)	-	-	x	x	x	x
Other liabilities and adjustments	x (F)	x	x	x	x	x	x
Total equity	1,091.5 (C)	455.3	1,727.8	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	2.5	2.9	2.5	x	x	x	x
Debt to equity ratio	0.3	-	0.3	x	x	x	x
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	0.2	-	0.2	x	x	x	x
Revenue to equity ratio	0.2	0.1	0.2	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	8.6	0.4	10.7	x	x	x	x
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	x	x	x	x	x	x	x
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	10.9	-	12.9	x	x	x	x

K7200 Investment Intermediary Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	20								
					(thousands of dollars)				
Revenue Range: Low value	25		25	60	25	x	60	x	
High value	5,000		60	5,000	x	60	x	5,000	
Selected Expense Items					(thousands of dollars)				
Gross operating revenue	180.3	(C)	57.8	320.8	x	x	x	x	100.0
Cost of goods sold	x	(F)	x	x	x	x	x	x	4.2
Purchases and materials	x	(F)	x	x	x	x	x	x	4.2
Closing inventory	x	(F)	x	x	x	x	x	x	4.2
Opening inventory	x	(F)	x	x	x	x	x	x	4.2
Wages, salaries and benefits	19.3	(C)	0.9	37.8	x	x	x	x	58.3
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	19.3	(C)	0.9	37.8	x	x	x	x	58.3
Occupancy expenses	x	(F)	x	x	x	x	x	x	58.3
Depreciation	x	(F)	x	x	x	x	x	x	50.0
Repairs and maintenance	x	(F)	x	x	x	x	x	x	33.3
Fuel and oil	-	(A)	-	-	x	x	x	x	-
Utilities	x	(F)	x	x	x	x	x	x	29.2
Rent	x	(F)	x	x	x	x	x	x	25.0
Financial expenses	x	(F)	x	x	x	x	x	x	100.0
Interest and bank charges	x	(F)	x	x	x	x	x	x	79.2
Professional fees	x	(F)	x	x	x	x	x	x	100.0
General expenses	3.1	(C)	-	6.2	x	x	x	x	58.3
Advertising	0.8	(C)	-	1.6	x	x	x	x	33.3
Delivery expenses	0.7	(C)	-	1.5	x	x	x	x	25.0
Insurance	x	(F)	x	x	x	x	x	x	41.7
Other expenses	35.8	(C)	0.3	71.4	x	x	x	x	79.2
Total expenses	x	(F)	x	x	x	x	x	x	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0
Selected Expense Items					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	x	(F)	x	x	x	x	x	x	4.2
Purchases and materials	x	(F)	x	x	x	x	x	x	4.2
Closing inventory	x	(F)	x	x	x	x	x	x	4.2
Opening inventory	x	(F)	x	x	x	x	x	x	4.2
Wages, salaries and benefits	10.2	(B)	1.6	11.8	x	x	x	x	58.3
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	10.2	(B)	1.6	11.8	x	x	x	x	58.3
Occupancy expenses	8.4	(C)	-	9.9	x	x	x	x	58.3
Depreciation	4.2	(C)	-	4.9	x	x	x	x	50.0
Repairs and maintenance	x	(F)	x	x	x	x	x	x	33.3
Fuel and oil	-	(A)	-	-	x	x	x	x	-
Utilities	1.2	(C)	-	1.4	x	x	x	x	29.2
Rent	1.9	(C)	-	2.3	x	x	x	x	25.0
Financial expenses	44.5	(C)	3.4	51.9	x	x	x	x	100.0
Interest and bank charges	36.0	(C)	0.2	42.5	x	x	x	x	79.2
Professional fees	8.5	(C)	3.2	9.4	x	x	x	x	100.0
General expenses	1.7	(C)	-	1.9	x	x	x	x	58.3
Advertising	0.4	(C)	-	0.5	x	x	x	x	33.3
Delivery expenses	0.4	(C)	-	0.5	x	x	x	x	25.0
Insurance	x	(F)	x	x	x	x	x	x	41.7
Other expenses	18.9	(B)	0.5	22.3	x	x	x	x	79.2
Total expenses	102.0	(C)	5.5	119.4	x	x	x	x	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0

(continued)

K7200 Investment Intermediary Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	89						
Gross operating revenue	127.9 (C)	57.8	218.0	x	x	x	x
Total expenses	x (F)	x	x	x	x	x	x
Net profit	77.1 (B)	54.6	105.0	x	x	x	x
Non-Profitable:							
Gross operating revenue	x (F)	x	x	x	x	x	x
Total expenses	x (F)	x	x	x	x	x	x
Net loss	x (F)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	95						
Gross operating revenue	208.9 (B)	51.9	366.1	35.7	68.7	158.0	555.2
Total expenses	121.4 (B)	28.5	215.6	21.9	34.5	87.5	329.7
Net profit	87.5 (A)	23.4	152.5	13.7	32.2	70.5	225.8
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	20						
				(thousands of dollars)			
Revenue Range: Low value	25	25	60	25	x	60	x
High value	5,000	60	5,000	x	60	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	1,413.4 (C)	465.4	2,361.5	x	x	x	x
Total current assets	239.4 (C)	5.2	473.6	x	x	x	x
Accounts receivable	5.8 (B)	-	11.3	x	x	x	x
Closing inventory	x (F)	x	x	x	x	x	x
Other current assets	205.8 (C)	5.2	406.5	x	x	x	x
Net fixed assets	x (F)	x	x	x	x	x	x
Other assets and adjustments	1,095.1 (C)	457.8	1,732.5	x	x	x	x
Total liabilities	x (F)	x	x	x	x	x	x
Total current liabilities	83.6 (C)	1.8	165.4	x	x	x	x
Current bank loans	24.8 (B)	-	49.8	x	x	x	x
Other current liabilities	x (F)	x	x	x	x	x	x
Long-term bank loans	- (A)	-	-	x	x	x	x
Other liabilities and adjustments	x (F)	x	x	x	x	x	x
Total equity	1,133.5 (C)	453.1	1,813.8	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	2.9	2.9	2.9	x	x	x	x
Debt to equity ratio	x	x	x	x	x	x	x
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	x	x	x	x	x	x	x
Revenue to equity ratio	0.2	0.1	0.2	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	7.4	0.4	9.1	x	x	x	x
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	x	x	x	x	x	x	x
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	11.5	-	13.8	x	x	x	x

K7210 Portfolio Investment Intermediaries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20							
				(thousands of dollars)				
Revenue Range: Low value	25	25	60	25	x	60	x	
High value	5,000	60	5,000	x	60	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	178.4 (C)	57.7	299.2	x	x	x	x	100.0
Cost of goods sold	x (F)	x	x	x	x	x	x	4.8
Purchases and materials	x (F)	x	x	x	x	x	x	4.8
Closing inventory	x (F)	x	x	x	x	x	x	4.8
Opening inventory	x (F)	x	x	x	x	x	x	4.8
Wages, salaries and benefits	x (F)	x	x	x	x	x	x	57.1
Direct	- (A)	-	-	x	x	x	x	-
Indirect	x (F)	x	x	x	x	x	x	57.1
Occupancy expenses	x (F)	x	x	x	x	x	x	57.1
Depreciation	x (F)	x	x	x	x	x	x	47.6
Repairs and maintenance	x (F)	x	x	x	x	x	x	33.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	x (F)	x	x	x	x	x	x	28.6
Rent	x (F)	x	x	x	x	x	x	23.8
Financial expenses	x (F)	x	x	x	x	x	x	100.0
Interest and bank charges	x (F)	x	x	x	x	x	x	76.2
Professional fees	x (F)	x	x	x	x	x	x	100.0
General expenses	x (F)	x	x	x	x	x	x	52.4
Advertising	0.8 (C)	-	1.5	x	x	x	x	28.6
Delivery expenses	0.5 (C)	-	0.9	x	x	x	x	19.0
Insurance	x (F)	x	x	x	x	x	x	38.1
Other expenses	33.3 (C)	0.3	65.3	x	x	x	x	76.2
Total expenses	x (F)	x	x	x	x	x	x	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	x (F)	x	x	x	x	x	x	4.8
Purchases and materials	x (F)	x	x	x	x	x	x	4.8
Closing inventory	x (F)	x	x	x	x	x	x	4.8
Opening inventory	x (F)	x	x	x	x	x	x	4.8
Wages, salaries and benefits	8.9 (B)	1.8	10.3	x	x	x	x	57.1
Direct	- (A)	-	-	x	x	x	x	-
Indirect	8.9 (B)	1.8	10.3	x	x	x	x	57.1
Occupancy expenses	x (F)	x	x	x	x	x	x	57.1
Depreciation	x (F)	x	x	x	x	x	x	47.6
Repairs and maintenance	x (F)	x	x	x	x	x	x	33.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	1.3 (C)	-	1.8	x	x	x	x	28.6
Rent	1.7 (C)	-	2.1	x	x	x	x	23.8
Financial expenses	35.9 (C)	3.4	42.1	x	x	x	x	100.0
Interest and bank charges	29.1 (C)	0.2	34.7	x	x	x	x	76.2
Professional fees	6.8 (C)	3.2	7.5	x	x	x	x	100.0
General expenses	1.5 (C)	-	1.8	x	x	x	x	52.4
Advertising	0.4 (C)	-	0.5	x	x	x	x	28.6
Delivery expenses	x (F)	x	x	x	x	x	x	19.0
Insurance	x (F)	x	x	x	x	x	x	38.1
Other expenses	18.7 (B)	0.5	22.2	x	x	x	x	76.2
Total expenses	93.7 (C)	5.6	110.7	x	x	x	x	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0

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K7210 Portfolio Investment Intermediaries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	91						
Gross operating revenue	122.1 (C)	57.7	186.8	x	x	x	x
Total expenses	x (F)	x	x	x	x	x	x
Net profit	77.4 (B)	54.4	105.1	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	86						
Gross operating revenue	208.5 (B)	55.1	369.3	41.0	69.1	149.3	592.5
Total expenses	108.3 (B)	26.8	195.9	23.0	30.7	70.8	322.7
Net profit	98.2 (A)	28.3	173.4	18.1	38.5	78.4	269.8
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	91	25	x	91	463
High value	5,000	91	5,000	x	91	463	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	x (F)	x	x	x	x	x	x
Total current assets	792.3 (C)	178.6	1,406.0	x	x	668.1	2,143.9
Accounts receivable	11.4 (C)	5.9	16.9	x	x	16.8	14.9
Closing inventory	x (F)	x	x	x	x	x	x
Other current assets	619.7 (C)	172.7	1,066.8	x	x	649.4	1,464.1
Net fixed assets	x (F)	x	x	x	x	x	x
Other assets and adjustments	x (F)	x	x	x	x	x	x
Total liabilities	x (F)	x	x	x	x	x	x
Total current liabilities	x (F)	x	x	x	x	x	x
Current bank loans	6.5 (C)	-	13.1	x	x	15.0	11.1
Other current liabilities	x (F)	x	x	x	x	x	x
Long-term bank loans	- (A)	-	-	x	x	-	-
Other liabilities and adjustments	x (F)	x	x	x	x	x	x
Total equity	x (F)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	x	x	x	x	x	x	x
Debt to equity ratio	x	x	x	x	x	x	x
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	x	x	x	x	x	x	x
Revenue to equity ratio	x	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	x	x	x	x	x	x	x
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	x	x	x	x	x	x	x
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	6.3	38.6	4.9	x	x	27.5	2.4

K7214 Investment Companies

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	91	25	x	91	483	
High value	5,000	91	5,000	x	91	483	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	661.2 (C)	55.9	1,266.5	x	x	249.4	2,283.8	100.0
Cost of goods sold	x (F)	x	x	x	x	x	x	7.1
Purchases and materials	x (F)	x	x	x	x	x	x	7.1
Closing inventory	x (F)	x	x	x	x	x	x	7.1
Opening inventory	x (F)	x	x	x	x	x	x	7.1
Wages, salaries and benefits	x (F)	x	x	x	x	x	x	57.1
Direct	- (A)	-	-	x	x	-	-	-
Indirect	x (F)	x	x	x	x	x	x	57.1
Occupancy expenses	x (F)	x	x	x	x	x	x	57.1
Depreciation	x (F)	x	x	x	x	x	x	42.9
Repairs and maintenance	x (F)	x	x	x	x	x	x	35.7
Fuel and oil	- (A)	-	-	x	x	-	-	-
Utilities	x (F)	x	x	x	x	x	x	28.6
Rent	x (F)	x	x	x	x	x	x	21.4
Financial expenses	x (F)	x	x	x	x	x	x	100.0
Interest and bank charges	x (F)	x	x	x	x	x	x	64.3
Professional fees	x (F)	x	x	x	x	x	x	100.0
General expenses	x (F)	x	x	x	x	x	x	50.0
Advertising	x (F)	x	x	x	x	x	x	28.6
Delivery expenses	x (F)	x	x	x	x	x	x	14.3
Insurance	x (F)	x	x	x	x	x	x	35.7
Other expenses	x (F)	x	x	x	x	x	x	71.4
Total expenses	x (F)	x	x	x	x	x	x	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	x (F)	x	x	x	x	x	x	7.1
Purchases and materials	x (F)	x	x	x	x	x	x	7.1
Closing inventory	x (F)	x	x	x	x	x	x	7.1
Opening inventory	x (F)	x	x	x	x	x	x	7.1
Wages, salaries and benefits	11.0 (B)	9.7	11.1	x	x	14.1	10.7	57.1
Direct	- (A)	-	-	x	x	-	-	-
Indirect	11.0 (B)	9.7	11.1	x	x	14.1	10.7	57.1
Occupancy expenses	x (F)	x	x	x	x	x	x	57.1
Depreciation	x (F)	x	x	x	x	x	x	42.9
Repairs and maintenance	x (F)	x	x	x	x	x	x	35.7
Fuel and oil	- (A)	-	-	x	x	-	-	-
Utilities	x (F)	x	x	x	x	x	x	28.6
Rent	x (F)	x	x	x	x	x	x	21.4
Financial expenses	51.2 (C)	8.0	53.1	x	x	1.5	55.7	100.0
Interest and bank charges	42.7 (B)	4.1	44.5	x	x	0.8	49.2	64.3
Professional fees	8.5 (C)	3.9	8.7	x	x	0.7	9.5	100.0
General expenses	1.3 (C)	0.4	1.3	x	x	0.1	1.5	50.0
Advertising	0.1 (C)	-	0.1	x	x	-	0.1	28.6
Delivery expenses	x (F)	x	x	x	x	x	x	14.3
Insurance	x (F)	x	x	x	x	x	x	35.7
Other expenses	19.3 (B)	20.7	19.2	x	x	0.3	21.3	71.4
Total expenses	124.7 (C)	39.9	128.5	x	x	16.7	140.7	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0

(continued)

K7214 Investment Companies *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	92						
Gross operating revenue	x (F)	x	x	x	x	x	x
Total expenses	x (F)	x	x	x	x	x	x
Net profit	162.5 (C)	33.6	314.4	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	100						
Gross operating revenue	271.2 (B)	50.7	491.8	x	x	x	x
Total expenses	171.8 (B)	20.8	322.9	x	x	x	x
Net profit	99.5 (B)	30.0	168.9	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	988.1 (B)	x	x	x	x	x	x
Total current assets	123.4 (B)	x	x	x	x	x	x
Accounts receivable	4.4 (C)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	119.0 (B)	x	x	x	x	x	x
Net fixed assets	x (F)	x	x	x	x	x	x
Other assets and adjustments	833.5 (B)	x	x	x	x	x	x
Total liabilities	53.8 (C)	x	x	x	x	x	x
Total current liabilities	43.0 (B)	x	x	x	x	x	x
Current bank loans	28.6 (B)	x	x	x	x	x	x
Other current liabilities	14.3 (C)	x	x	x	x	x	x
Long-term bank loans	- (A)	x	x	x	x	x	x
Other liabilities and adjustments	x (F)	x	x	x	x	x	x
Total equity	912.3 (B)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	2.9	x	x	x	x	x	x
Debt to equity ratio	0.1	x	x	x	x	x	x
Interest coverage ratio	14.6	x	x	x	x	x	x
Debt ratio	0.1	x	x	x	x	x	x
Revenue to equity ratio	0.1	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	4.7	x	x	x	x	x	x
Net profit to equity	5.2	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	x	x	x	x	x	x	x
Return on total assets	5.3	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	21.0	x	x	x	x	x	x

K7215 Holding Companies

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	x	25	x	x	x	
High value	5,000		x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	77.2	(A)	x	x	x	x	x	x	100.0
Cost of goods sold	-	(A)	x	x	x	x	x	x	-
Purchases and materials	-	(A)	x	x	x	x	x	x	-
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	-	(A)	x	x	x	x	x	x	-
Wages, salaries and benefits	x	(F)	x	x	x	x	x	x	57.1
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	x	(F)	x	x	x	x	x	x	57.1
Occupancy expenses	4.0	(C)	x	x	x	x	x	x	57.1
Depreciation	x	(F)	x	x	x	x	x	x	57.1
Repairs and maintenance	x	(F)	x	x	x	x	x	x	28.6
Fuel and oil	-	(A)	x	x	x	x	x	x	-
Utilities	0.8	(C)	x	x	x	x	x	x	28.6
Rent	x	(F)	x	x	x	x	x	x	28.6
Financial expenses	6.4	(B)	x	x	x	x	x	x	100.0
Interest and bank charges	3.5	(C)	x	x	x	x	x	x	100.0
Professional fees	2.9	(B)	x	x	x	x	x	x	100.0
General expenses	1.4	(C)	x	x	x	x	x	x	57.1
Advertising	0.8	(C)	x	x	x	x	x	x	28.6
Delivery expenses	x	(F)	x	x	x	x	x	x	28.6
Insurance	x	(F)	x	x	x	x	x	x	42.9
Other expenses	13.5	(C)	x	x	x	x	x	x	85.7
Total expenses	29.3	(C)	x	x	x	x	x	x	100.0
Net profit/loss	47.9	(B)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	-	(A)	x	x	x	x	x	x	-
Purchases and materials	-	(A)	x	x	x	x	x	x	-
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	-	(A)	x	x	x	x	x	x	-
Wages, salaries and benefits	5.2	(C)	x	x	x	x	x	x	57.1
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	5.2	(C)	x	x	x	x	x	x	57.1
Occupancy expenses	5.1	(C)	x	x	x	x	x	x	57.1
Depreciation	2.4	(C)	x	x	x	x	x	x	57.1
Repairs and maintenance	x	(F)	x	x	x	x	x	x	28.6
Fuel and oil	-	(A)	x	x	x	x	x	x	-
Utilities	1.0	(C)	x	x	x	x	x	x	28.6
Rent	x	(F)	x	x	x	x	x	x	28.6
Financial expenses	8.3	(B)	x	x	x	x	x	x	100.0
Interest and bank charges	4.6	(B)	x	x	x	x	x	x	100.0
Professional fees	3.8	(A)	x	x	x	x	x	x	100.0
General expenses	1.8	(C)	x	x	x	x	x	x	57.1
Advertising	1.0	(C)	x	x	x	x	x	x	28.6
Delivery expenses	0.7	(C)	x	x	x	x	x	x	28.6
Insurance	x	(F)	x	x	x	x	x	x	42.9
Other expenses	17.5	(C)	x	x	x	x	x	x	85.7
Total expenses	38.0	(C)	x	x	x	x	x	x	100.0
Net profit/loss	62.0	(B)	x	x	x	x	x	x	100.0

(continued)

K7215 Holding Companies *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	93						
Gross operating revenue	131.8 (A)	62.2	213.4	x	x	x	x
Total expenses	35.1 (B)	39.6	29.8	x	x	x	x
Net profit	96.8 (A)	22.6	183.6	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

K7400 Other Financial Intermediary Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	348.1 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	114.8 (A)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	114.8 (A)	x	x	x	x	x	x	60.0
Occupancy expenses	22.4 (A)	x	x	x	x	x	x	80.0
Depreciation	4.1 (A)	x	x	x	x	x	x	60.0
Repairs and maintenance	1.2 (A)	x	x	x	x	x	x	20.0
Fuel and oil	- (A)	x	x	x	x	x	x	20.0
Utilities	8.7 (A)	x	x	x	x	x	x	40.0
Rent	8.4 (A)	x	x	x	x	x	x	20.0
Financial expenses	100.5 (A)	x	x	x	x	x	x	80.0
Interest and bank charges	54.0 (A)	x	x	x	x	x	x	80.0
Professional fees	46.5 (A)	x	x	x	x	x	x	80.0
General expenses	13.1 (A)	x	x	x	x	x	x	60.0
Advertising	12.1 (A)	x	x	x	x	x	x	60.0
Delivery expenses	- (A)	x	x	x	x	x	x	-
Insurance	1.1 (A)	x	x	x	x	x	x	40.0
Other expenses	64.7 (A)	x	x	x	x	x	x	100.0
Total expenses	315.4 (A)	x	x	x	x	x	x	100.0
Net profit/loss	32.7 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	33.0 (A)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	33.0 (A)	x	x	x	x	x	x	60.0
Occupancy expenses	6.4 (A)	x	x	x	x	x	x	80.0
Depreciation	1.2 (A)	x	x	x	x	x	x	60.0
Repairs and maintenance	0.3 (A)	x	x	x	x	x	x	20.0
Fuel and oil	- (A)	x	x	x	x	x	x	20.0
Utilities	2.5 (A)	x	x	x	x	x	x	40.0
Rent	2.4 (A)	x	x	x	x	x	x	20.0
Financial expenses	28.9 (A)	x	x	x	x	x	x	80.0
Interest and bank charges	15.5 (A)	x	x	x	x	x	x	80.0
Professional fees	13.4 (A)	x	x	x	x	x	x	80.0
General expenses	3.8 (A)	x	x	x	x	x	x	60.0
Advertising	3.5 (A)	x	x	x	x	x	x	60.0
Delivery expenses	- (A)	x	x	x	x	x	x	-
Insurance	0.3 (A)	x	x	x	x	x	x	40.0
Other expenses	18.6 (A)	x	x	x	x	x	x	100.0
Total expenses	90.6 (A)	x	x	x	x	x	x	100.0
Net profit/loss	9.4 (A)	x	x	x	x	x	x	100.0

(continued)

K7400 Other Financial Intermediary Industries *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
1993								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x

K7490 Other Financial Intermediaries n.e.c.

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	348.1 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	114.8 (A)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	114.8 (A)	x	x	x	x	x	x	60.0
Occupancy expenses	22.4 (A)	x	x	x	x	x	x	80.0
Depreciation	4.1 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	1.2 (A)	x	x	x	x	x	x	20.0
Fuel and oil	- (A)	x	x	x	x	x	x	20.0
Utilities	8.7 (A)	x	x	x	x	x	x	40.0
Rent	8.4 (A)	x	x	x	x	x	x	20.0
Financial expenses	100.5 (A)	x	x	x	x	x	x	80.0
Interest and bank charges	54.0 (A)	x	x	x	x	x	x	80.0
Professional fees	46.5 (A)	x	x	x	x	x	x	80.0
General expenses	13.1 (A)	x	x	x	x	x	x	60.0
Advertising	12.1 (A)	x	x	x	x	x	x	60.0
Delivery expenses	- (A)	x	x	x	x	x	x	-
Insurance	1.1 (A)	x	x	x	x	x	x	40.0
Other expenses	64.7 (A)	x	x	x	x	x	x	100.0
Total expenses	315.4 (A)	x	x	x	x	x	x	100.0
Net profit/loss	32.7 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	33.0 (A)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	33.0 (A)	x	x	x	x	x	x	60.0
Occupancy expenses	6.4 (A)	x	x	x	x	x	x	80.0
Depreciation	1.2 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	0.3 (A)	x	x	x	x	x	x	20.0
Fuel and oil	- (A)	x	x	x	x	x	x	20.0
Utilities	2.5 (A)	x	x	x	x	x	x	40.0
Rent	2.4 (A)	x	x	x	x	x	x	20.0
Financial expenses	28.9 (A)	x	x	x	x	x	x	80.0
Interest and bank charges	15.5 (A)	x	x	x	x	x	x	80.0
Professional fees	13.4 (A)	x	x	x	x	x	x	80.0
General expenses	3.8 (A)	x	x	x	x	x	x	60.0
Advertising	3.5 (A)	x	x	x	x	x	x	60.0
Delivery expenses	- (A)	x	x	x	x	x	x	-
Insurance	0.3 (A)	x	x	x	x	x	x	40.0
Other expenses	18.6 (A)	x	x	x	x	x	x	100.0
Total expenses	90.6 (A)	x	x	x	x	x	x	100.0
Net profit/loss	9.4 (A)	x	x	x	x	x	x	100.0

(continued)

K7490 Other Financial Intermediaries n.e.c. *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

K7499 Other Financial Intermediaries n.e.c.

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	348.1 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	114.8 (A)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	114.8 (A)	x	x	x	x	x	x	60.0
Occupancy expenses	22.4 (A)	x	x	x	x	x	x	80.0
Depreciation	4.1 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	1.2 (A)	x	x	x	x	x	x	20.0
Fuel and oil	- (A)	x	x	x	x	x	x	20.0
Utilities	8.7 (A)	x	x	x	x	x	x	40.0
Rent	8.4 (A)	x	x	x	x	x	x	20.0
Financial expenses	100.5 (A)	x	x	x	x	x	x	80.0
Interest and bank charges	54.0 (A)	x	x	x	x	x	x	80.0
Professional fees	46.5 (A)	x	x	x	x	x	x	80.0
General expenses	13.1 (A)	x	x	x	x	x	x	60.0
Advertising	12.1 (A)	x	x	x	x	x	x	60.0
Delivery expenses	- (A)	x	x	x	x	x	x	-
Insurance	1.1 (A)	x	x	x	x	x	x	40.0
Other expenses	64.7 (A)	x	x	x	x	x	x	100.0
Total expenses	315.4 (A)	x	x	x	x	x	x	100.0
Net profit/loss	32.7 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	x	x	x	x	x	x	-
Purchases and materials	- (A)	x	x	x	x	x	x	-
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	33.0 (A)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	33.0 (A)	x	x	x	x	x	x	60.0
Occupancy expenses	6.4 (A)	x	x	x	x	x	x	80.0
Depreciation	1.2 (A)	x	x	x	x	x	x	80.0
Repairs and maintenance	0.3 (A)	x	x	x	x	x	x	20.0
Fuel and oil	- (A)	x	x	x	x	x	x	20.0
Utilities	2.5 (A)	x	x	x	x	x	x	40.0
Rent	2.4 (A)	x	x	x	x	x	x	20.0
Financial expenses	28.9 (A)	x	x	x	x	x	x	80.0
Interest and bank charges	15.5 (A)	x	x	x	x	x	x	80.0
Professional fees	13.4 (A)	x	x	x	x	x	x	80.0
General expenses	3.8 (A)	x	x	x	x	x	x	60.0
Advertising	3.5 (A)	x	x	x	x	x	x	60.0
Delivery expenses	- (A)	x	x	x	x	x	x	-
Insurance	0.3 (A)	x	x	x	x	x	x	40.0
Other expenses	18.6 (A)	x	x	x	x	x	x	100.0
Total expenses	90.6 (A)	x	x	x	x	x	x	100.0
Net profit/loss	9.4 (A)	x	x	x	x	x	x	100.0

(continued)

K7499 Other Financial Intermediaries n.e.c. *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
1993								
Profitable:								
Percent of businesses	x							
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net profit	x	()	x	x	x	x	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY							
BUSINESSES IN SAMPLE (no.)	30							
					(thousands of dollars)			
Revenue Range: Low value	25		25	162	25	86	162	270
High value	5,000		162	5,000	86	162	270	5,000
BALANCE SHEET					(thousands of dollars)			
Total assets	1,324.0	(C)	503.5	2,144.5	306.8	700.2	662.9	3,636.1
Total current assets	81.7	(C)	44.8	118.7	15.1	74.4	30.7	208.7
Accounts receivable	17.3	(B)	7.1	27.5	5.3	8.8	4.5	50.6
Closing inventory	0.4	(B)	0.5	0.3	-	1.0	0.6	-
Other current assets	64.0	(C)	37.2	90.9	9.8	64.6	25.7	158.1
Net fixed assets	1,125.8	(C)	378.7	1,872.9	242.8	514.6	588.0	3,157.7
Other assets and adjustments	116.5	(C)	80.1	152.9	49.0	111.3	44.2	281.6
Total liabilities	1,167.8	(C)	396.7	1,938.9	349.3	444.1	473.7	3,404.0
Total current liabilities	108.4	(B)	71.0	141.9	33.2	108.7	38.9	248.9
Current bank loans	x	(F)	x	x	x	x	x	x
Other current liabilities	98.5	(B)	61.2	135.8	33.1	89.3	38.5	236.0
Long-term bank loans	79.1	(C)	31.2	127.0	2.3	60.1	158.4	95.6
Other liabilities and adjustments	982.2	(C)	294.5	1,669.9	313.8	275.3	278.4	3,081.5
Total equity	156.2	(C)	106.9	205.6	-42.4	256.2	189.2	222.1
FINANCIAL RATIOS					(times)			
Current ratio	0.8		0.6	0.8	0.5	0.7	0.8	0.8
Debt to equity ratio	7.5		3.7	9.4	-8.2	1.7	2.5	15.3
Interest coverage ratio	x		x	x	x	x	x	x
Debt ratio	0.9		0.8	0.9	1.1	0.6	0.7	0.9
Revenue to equity ratio	1.7		0.8	2.2	-1.5	0.4	0.9	3.2
Revenue to closing inventories ratio	668.2		178.3	x	x	113.8	311.8	x
					(percent)			
Current debt to equity	68.1		66.4	69.0	-76.2	42.4	19.5	111.2
Net profit to equity	x		x	x	x	x	x	x
Net fixed assets to equity	720.5		354.4	910.8	-572.2	200.9	310.8	x
Gross margin	92.7		90.1	93.2	82.0	94.7	93.2	93.2
Return on total assets	x		x	x	x	x	x	x
					(days)			
Collection period-accounts receivable	23.6		28.7	22.5	29.8	26.1	9.5	25.6

L0000 Real Estate Operator And Insurance Agent Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	40							
				(thousands of dollars)				
Revenue Range: Low value	25	25	152	25	76	152	183	
High value	5,000	152	5,000	76	152	183	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	242.8 (B)	74.9	410.7	54.7	95.2	165.3	658.1	100.0
Cost of goods sold	1.1 (C)	0.3	1.9	0.2	0.3	3.0	0.8	10.8
Purchases and materials	1.1 (C)	0.3	1.9	0.2	0.3	3.0	0.8	10.8
Closing inventory	0.3 (B)	-	0.7	-	-	1.4	-	2.7
Opening inventory	0.3 (B)	-	0.7	-	-	1.4	-	2.7
Wages, salaries and benefits	16.5 (B)	6.3	26.7	10.0	2.6	6.2	47.1	46.9
Direct	- (A)	-	-	-	-	-	-	-
Indirect	16.5 (B)	6.3	26.7	10.0	2.6	6.2	47.1	46.9
Occupancy expenses	77.6 (C)	23.0	132.3	20.2	25.7	54.0	210.5	100.0
Depreciation	36.6 (C)	8.2	65.0	5.4	10.9	24.6	105.4	94.6
Repairs and maintenance	16.0 (C)	2.6	29.4	1.9	3.3	9.5	49.2	84.9
Fuel and oil	- (C)	0.1	-	0.1	-	-	-	5.4
Utilities	21.2 (B)	9.2	33.2	9.3	9.1	17.1	49.4	70.3
Rent	3.8 (B)	3.0	4.7	3.5	2.4	2.9	6.5	48.6
Financial expenses	83.1 (C)	29.2	137.0	31.4	27.0	37.3	236.7	94.6
Interest and bank charges	74.6 (C)	25.5	123.8	27.0	24.0	30.2	217.4	89.2
Professional fees	8.5 (C)	3.7	13.2	4.4	3.1	7.1	19.3	91.9
General expenses	8.1 (B)	3.3	12.8	2.5	4.1	4.4	21.3	91.9
Advertising	1.2 (B)	0.6	1.8	0.1	1.1	-	3.6	45.9
Delivery expenses	1.7 (B)	0.7	2.6	0.5	0.9	0.2	5.1	48.6
Insurance	5.2 (B)	2.0	8.4	1.9	2.1	4.2	12.6	86.5
Other expenses	39.4 (B)	21.8	57.1	18.4	25.2	27.6	99.6	100.0
Total expenses	225.8 (B)	83.9	367.7	82.8	84.9	132.5	603.0	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	x (F)	x	x	x	x	x	x	10.8
Purchases and materials	x (F)	x	x	x	x	x	x	10.8
Closing inventory	0.1 (C)	-	0.2	-	-	0.8	-	2.7
Opening inventory	0.1 (C)	-	0.2	-	-	0.8	-	2.7
Wages, salaries and benefits	6.8 (C)	8.4	6.5	18.3	2.7	3.8	7.2	45.9
Direct	- (A)	-	-	-	-	-	-	-
Indirect	6.8 (C)	8.4	6.5	18.3	2.7	3.8	7.2	45.9
Occupancy expenses	32.0 (A)	30.7	32.2	37.0	27.0	32.7	32.1	100.0
Depreciation	15.1 (B)	10.9	15.8	9.9	11.5	14.9	16.1	94.6
Repairs and maintenance	6.6 (B)	3.5	7.2	3.4	3.5	5.8	7.5	84.9
Fuel and oil	- (C)	0.1	-	0.2	-	-	-	5.4
Utilities	8.7 (B)	12.2	8.1	16.9	9.6	10.3	7.5	70.3
Rent	1.6 (C)	4.0	1.1	6.4	2.5	1.7	1.0	48.6
Financial expenses	34.2 (B)	39.0	33.4	57.4	28.4	22.6	36.1	94.6
Interest and bank charges	30.7 (B)	34.0	30.1	49.3	25.2	18.3	33.1	89.2
Professional fees	3.5 (B)	5.0	3.2	8.1	3.2	4.3	2.9	91.9
General expenses	3.3 (B)	4.4	3.1	4.6	4.3	2.7	3.2	91.9
Advertising	0.5 (B)	0.8	0.4	0.2	1.2	-	0.6	45.9
Delivery expenses	0.7 (C)	0.9	0.6	0.8	1.0	0.1	0.8	48.6
Insurance	2.1 (B)	2.7	2.0	3.6	2.2	2.5	1.9	86.5
Other expenses	16.2 (B)	29.0	13.9	33.6	28.4	16.7	13.2	100.0
Total expenses	93.0 (A)	111.9	89.5	151.3	89.2	80.2	91.9	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0

(continued)

L0000 Real Estate Operator And Insurance Agent Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	75						
Gross operating revenue	269.6 (C)	73.8	440.7	43.4	95.5	168.8	702.3
Total expenses	229.1 (C)	55.7	380.7	24.3	78.2	120.3	631.0
Net profit	40.5 (B)	18.1	60.1	19.1	17.3	48.4	71.2
Non-Profitable:							
Gross operating revenue	181.4 (B)	77.6	285.1	x	x	x	x
Total expenses	215.6 (B)	150.0	315.0	x	x	x	x
Net loss	-54.3 (C)	-72.4	-36.9	x	x	x	x
1993							
Profitable:							
Percent of businesses	55						
Gross operating revenue	271.0 (A)	85.2	411.3	50.0	114.7	173.6	582.6
Total expenses	239.1 (B)	70.8	366.1	33.9	101.6	117.1	545.7
Net profit	31.9 (B)	14.4	45.1	16.0	13.1	56.5	36.9
Non-Profitable:							
Gross operating revenue	187.3 (B)	87.0	328.8	61.2	117.1	137.2	663.6
Total expenses	209.8 (B)	108.7	352.6	83.9	137.8	153.8	699.9
Net loss	-22.6 (B)	-21.7	-23.8	-22.8	-20.6	-16.6	-36.3
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	30						
				(thousands of dollars)			
Revenue Range: Low value	25	25	152	25	88	152	183
High value	5,000	152	5,000	88	152	183	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	1,421.4 (C)	532.8	2,310.2	320.3	745.0	678.1	3,942.4
Total current assets	82.8 (C)	47.2	118.0	16.1	78.4	31.4	204.5
Accounts receivable	17.1 (C)	7.5	26.8	5.6	9.4	5.0	48.5
Closing inventory	0.4 (B)	-	0.8	-	-	1.7	-
Other current assets	65.0 (C)	39.7	90.3	10.4	69.1	24.8	155.9
Net fixed assets	1,219.2 (C)	401.6	2,036.8	252.3	550.8	601.5	3,472.1
Other assets and adjustments	119.6 (C)	83.9	155.4	52.0	115.7	45.1	265.7
Total liabilities	1,253.2 (C)	424.1	2,082.3	388.8	461.5	479.7	3,885.0
Total current liabilities	105.5 (B)	75.0	136.0	34.1	116.0	39.4	232.5
Current bank loans	x (F)	x	x	x	x	x	x
Other current liabilities	98.9 (C)	64.6	129.1	34.0	95.3	38.7	219.5
Long-term bank loans	85.3 (C)	33.8	136.8	2.5	65.1	170.0	103.6
Other liabilities and adjustments	1,062.4 (C)	315.3	1,809.5	350.2	300.3	270.3	3,348.8
Total equity	168.2 (C)	108.5	227.9	-48.5	283.5	198.4	257.4
FINANCIAL RATIOS				(times)			
Current ratio	0.8	0.8	0.9	0.5	0.7	0.8	0.8
Debt to equity ratio	7.4	3.9	9.1	-7.9	1.6	2.4	14.3
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	0.9	0.8	0.9	1.1	0.6	0.7	0.9
Revenue to equity ratio	1.6	0.8	1.9	-1.4	0.4	0.8	2.6
Revenue to closing inventories ratio	628.5	x	523.5	x	x	99.9	x
				(percent)			
Current debt to equity	62.7	69.2	59.7	-73.3	44.0	19.9	90.3
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	724.8	370.0	893.6	-542.7	209.0	303.2	x
Gross margin	96.8	93.2	97.5	83.4	98.7	93.2	98.5
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	23.6	30.9	22.1	32.0	30.3	10.8	24.8

L7500 Real Estate Operator Industries (Except Developers)

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	30							
				(thousands of dollars)				
Revenue Range: Low value	25	25	152	25	76	152	183	
High value	5,000	152	5,000	76	152	183	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	250.2 (C)	82.3	430.1	59.2	105.5	166.7	693.5	100.0
Cost of goods sold	1.2 (C)	0.1	2.2	0.3	-	3.2	1.2	11.1
Purchases and materials	1.2 (C)	0.1	2.2	0.3	-	3.2	1.2	11.1
Closing inventory	0.4 (B)	-	0.8	-	-	1.8	-	3.7
Opening inventory	0.4 (B)	-	0.8	-	-	1.8	-	3.7
Wages, salaries and benefits	7.0 (C)	5.7	8.4	10.0	1.4	7.4	9.4	37.0
Direct	- (A)	-	-	-	-	-	-	-
Indirect	7.0 (C)	5.7	8.4	10.0	1.4	7.4	9.4	37.0
Occupancy expenses	87.4 (C)	29.1	145.7	23.6	34.6	53.3	238.0	100.0
Depreciation	42.6 (C)	10.7	74.4	6.8	14.6	25.4	123.5	100.0
Repairs and maintenance	18.8 (C)	4.3	33.2	2.2	6.5	8.7	57.8	74.1
Fuel and oil	- (C)	0.1	-	0.1	-	-	-	7.4
Utilities	23.6 (B)	11.9	35.4	10.7	13.0	16.3	54.5	66.7
Rent	2.4 (C)	2.1	2.7	3.7	0.5	2.9	2.4	29.6
Financial expenses	97.1 (C)	36.4	157.8	37.2	35.5	38.1	277.5	100.0
Interest and bank charges	87.6 (C)	30.5	144.7	32.3	28.7	33.4	256.0	92.6
Professional fees	9.5 (C)	5.9	13.1	4.9	6.8	4.8	21.4	100.0
General expenses	6.3 (B)	3.2	9.4	2.4	4.0	3.8	15.2	88.9
Advertising	0.3 (C)	-	0.5	-	0.1	-	1.0	29.6
Delivery expenses	0.2 (C)	0.3	0.1	0.3	0.4	0.1	0.1	37.0
Insurance	5.8 (B)	2.8	8.8	2.1	3.6	3.5	14.1	88.9
Other expenses	39.8 (B)	27.7	52.0	22.8	32.5	20.8	83.1	100.0
Total expenses	238.8 (C)	102.2	375.4	98.3	108.1	128.5	624.4	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	x (F)	x	x	x	x	x	x	11.1
Purchases and materials	x (F)	x	x	x	x	x	x	11.1
Closing inventory	0.2 (C)	-	0.2	-	-	1.0	-	3.7
Opening inventory	0.2 (C)	-	0.2	-	-	1.0	-	3.7
Wages, salaries and benefits	2.7 (C)	6.9	2.0	16.8	1.3	4.4	1.4	37.0
Direct	- (A)	-	-	-	-	-	-	-
Indirect	2.7 (C)	6.9	2.0	16.8	1.3	4.4	1.4	37.0
Occupancy expenses	34.1 (A)	35.3	33.9	39.8	32.8	32.0	34.3	100.0
Depreciation	16.6 (B)	13.0	17.3	11.5	13.8	15.2	17.8	100.0
Repairs and maintenance	7.3 (B)	5.3	7.7	3.7	6.2	5.2	8.3	74.1
Fuel and oil	- (C)	0.1	-	0.3	-	-	-	7.4
Utilities	9.2 (B)	14.4	8.2	18.1	12.3	9.8	7.9	66.7
Rent	0.9 (C)	2.8	0.6	6.2	0.5	1.8	0.3	29.6
Financial expenses	37.9 (B)	44.2	36.7	62.9	33.7	22.9	40.0	100.0
Interest and bank charges	34.2 (B)	37.1	33.6	54.6	27.2	20.0	36.9	92.6
Professional fees	3.7 (B)	7.1	3.0	8.3	6.5	2.9	3.1	100.0
General expenses	2.5 (B)	3.9	2.2	4.0	3.8	2.1	2.2	88.9
Advertising	0.1 (C)	0.1	0.1	0.1	0.1	-	0.1	29.6
Delivery expenses	0.1 (C)	0.4	-	0.5	0.3	0.1	-	37.0
Insurance	2.3 (B)	3.4	2.0	3.5	3.4	2.1	2.0	88.9
Other expenses	15.5 (B)	33.6	12.1	38.6	30.9	12.5	12.0	100.0
Total expenses	93.2 (A)	124.1	87.3	162.7	102.5	75.9	90.0	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0

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L7500 Real Estate Operator Industries (Except Developers) *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	75						
Gross operating revenue	305.9 (C)	75.9	448.2	44.7	98.4	168.3	714.4
Total expenses	262.8 (C)	62.6	386.7	22.2	89.2	120.8	639.6
Net profit	43.1 (C)	13.3	61.5	22.6	7.3	47.5	74.8
Non-Profitable:							
Gross operating revenue	109.3 (B)	x	x	x	x	x	x
Total expenses	167.8 (B)	x	x	x	x	x	x
Net loss	-58.5 (C)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	53						
Gross operating revenue	292.2 (B)	91.3	448.5	55.2	115.3	177.1	620.2
Total expenses	262.0 (B)	76.4	408.4	38.3	101.8	127.5	583.0
Net profit	30.1 (B)	14.8	42.0	16.9	13.5	49.7	37.2
Non-Profitable:							
Gross operating revenue	190.4 (B)	85.9	328.8	62.9	118.5	137.0	706.3
Total expenses	214.2 (B)	109.5	352.9	90.8	135.9	153.5	747.4
Net loss	-23.8 (B)	-23.6	-24.1	-27.9	-17.4	-16.5	-39.1
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	20						
				(thousands of dollars)			
Revenue Range: Low value	25	25	152	25	76	152	183
High value	5,000	152	5,000	76	152	183	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	1,416.4 (C)	522.6	2,310.2	318.8	726.5	895.5	3,924.8
Total current assets	83.3 (C)	47.5	119.2	16.1	76.8	31.6	206.8
Accounts receivable	17.2 (C)	7.6	26.8	5.7	9.5	5.1	48.5
Closing inventory	0.4 (B)	-	0.9	-	-	1.7	-
Other current assets	65.7 (C)	39.9	91.5	10.4	69.4	24.7	158.3
Net fixed assets	1,213.7 (C)	393.8	2,033.6	249.8	537.7	810.3	3,456.9
Other assets and adjustments	119.4 (C)	81.4	157.4	52.8	110.0	53.6	261.1
Total liabilities	1,247.5 (C)	424.1	2,070.9	366.0	482.2	480.4	3,881.4
Total current liabilities	105.5 (B)	73.4	135.5	33.4	117.4	40.5	230.5
Current bank loans	x (F)	x	x	x	x	x	x
Other current liabilities	98.7 (C)	64.9	128.5	33.3	98.4	39.8	217.3
Long-term bank loans	63.4 (C)	34.4	92.4	2.1	66.7	172.8	11.9
Other liabilities and adjustments	1,078.6 (C)	314.3	1,843.0	330.5	298.0	267.1	3,418.9
Total equity	168.9 (C)	98.6	239.3	-47.2	244.3	215.2	263.4
FINANCIAL RATIOS				(times)			
Current ratio	0.8	0.6	0.9	0.5	0.7	0.8	0.9
Debt to equity ratio	7.4	4.3	8.7	-7.8	2.0	2.2	13.9
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	0.9	0.8	0.9	1.1	0.7	0.7	0.9
Revenue to equity ratio	1.8	0.9	1.8	-1.4	0.5	0.8	2.7
Revenue to closing inventories ratio	611.0	x	508.9	x	x	97.5	x
				(percent)			
Current debt to equity	62.4	76.5	56.6	-70.8	48.1	18.8	87.5
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	718.4	399.5	849.8	-529.3	220.1	283.7	x
Gross margin	98.7	93.0	97.4	83.1	98.7	93.3	98.4
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	24.0	31.7	22.4	32.7	31.1	11.2	25.1

L7510 Operators of Buildings and Dwellings

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	30							
				(thousands of dollars)				
Revenue Range: Low value	25	25	152	25	76	152	183	
High value	5,000	152	5,000	76	152	183	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	253.1 (C)	81.2	425.0	58.9	103.5	165.4	694.6	100.0
Cost of goods sold	1.2 (C)	0.1	2.3	0.3	-	2.7	1.8	11.5
Purchases and materials	1.2 (C)	0.1	2.3	0.3	-	2.7	1.8	11.5
Closing inventory	0.4 (B)	-	0.8	-	-	1.8	-	3.8
Opening inventory	0.4 (B)	-	0.8	-	-	1.8	-	3.8
Wages, salaries and benefits	7.2 (C)	5.8	8.5	10.1	1.4	7.5	9.8	38.5
Direct	- (A)	-	-	-	-	-	-	-
Indirect	7.2 (C)	5.8	8.5	10.1	1.4	7.5	9.8	38.5
Occupancy expenses	86.0 (C)	28.6	143.4	23.7	33.5	54.1	232.7	100.0
Depreciation	42.1 (C)	10.8	73.7	6.7	14.4	25.0	122.4	100.0
Repairs and maintenance	18.1 (C)	4.1	32.0	2.2	6.1	9.4	54.6	73.1
Fuel and oil	- (C)	0.1	-	0.2	-	-	-	7.7
Utilities	23.3 (B)	11.8	35.0	10.9	12.1	17.4	52.7	65.4
Rent	2.4 (C)	2.2	2.7	3.7	0.8	2.3	3.1	30.8
Financial expenses	96.0 (C)	36.5	155.5	37.8	35.3	37.4	273.5	100.0
Interest and bank charges	88.9 (C)	30.9	142.9	32.8	29.1	32.0	253.7	92.3
Professional fees	9.1 (C)	5.8	12.8	5.0	6.2	5.4	19.8	100.0
General expenses	6.2 (B)	3.1	9.3	2.4	3.8	3.8	15.0	88.5
Advertising	0.3 (C)	0.1	0.5	-	0.1	-	1.0	30.8
Delivery expenses	0.2 (C)	0.3	0.1	0.3	0.3	0.1	0.1	38.5
Insurance	5.7 (B)	2.7	8.7	2.1	3.4	3.5	13.9	88.5
Other expenses	39.5 (B)	26.9	52.1	22.2	31.5	23.7	80.5	100.0
Total expenses	236.0 (C)	100.9	371.0	96.3	105.6	129.0	613.0	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	x (F)	x	x	x	x	x	x	11.5
Purchases and materials	x (F)	x	x	x	x	x	x	11.5
Closing inventory	0.2 (C)	-	0.2	-	-	1.0	-	3.8
Opening inventory	0.2 (C)	-	0.2	-	-	1.0	-	3.8
Wages, salaries and benefits	2.8 (C)	7.1	2.0	17.2	1.4	4.5	1.4	38.5
Direct	- (A)	-	-	-	-	-	-	-
Indirect	2.8 (C)	7.1	2.0	17.2	1.4	4.5	1.4	38.5
Occupancy expenses	34.0 (A)	35.2	33.7	40.2	32.4	32.7	34.0	100.0
Depreciation	16.6 (B)	13.0	17.3	11.4	13.9	15.1	17.9	100.0
Repairs and maintenance	7.1 (B)	5.1	7.5	3.8	5.8	5.7	8.0	73.1
Fuel and oil	- (C)	0.1	-	0.3	-	-	-	7.7
Utilities	9.2 (B)	14.3	8.2	18.5	12.0	10.5	7.7	65.4
Rent	1.0 (C)	2.7	0.8	6.2	0.8	1.4	0.4	30.8
Financial expenses	37.9 (B)	44.9	36.6	63.9	34.2	22.6	40.0	100.0
Interest and bank charges	34.3 (B)	38.0	33.6	55.4	28.1	19.4	37.1	92.3
Professional fees	3.6 (B)	6.9	3.0	8.4	6.0	3.3	2.9	100.0
General expenses	2.4 (B)	3.8	2.2	4.1	3.6	2.2	2.2	88.5
Advertising	0.1 (C)	0.1	0.1	0.1	0.1	-	0.1	30.8
Delivery expenses	0.1 (C)	0.4	-	0.5	0.3	0.1	-	38.5
Insurance	2.3 (B)	3.4	2.0	3.6	3.3	2.1	2.0	88.5
Other expenses	15.6 (B)	33.1	12.3	37.7	30.5	14.3	11.8	100.0
Total expenses	93.2 (A)	124.3	87.3	163.6	102.0	78.0	89.6	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0

(continued)

L7510 Operators of Buildings and Dwellings *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
Profitable vs Non-Profitable Businesses				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	74						
Gross operating revenue	302.8 (C)	75.9	448.2	44.7	95.4	167.5	705.4
Total expenses	259.6 (C)	62.6	385.8	22.2	89.2	121.5	627.8
Net profit	43.3 (C)	13.3	62.4	22.6	7.3	45.9	77.5
Non-Profitable:							
Gross operating revenue	109.3 (B)	x	x	x	x	x	x
Total expenses	167.8 (B)	x	x	x	x	x	x
Net loss	-58.5 (C)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	53						
Gross operating revenue	292.0 (B)	91.3	453.8	57.8	116.1	176.6	629.3
Total expenses	262.5 (B)	76.4	411.0	41.8	102.1	126.1	591.4
Net profit	30.4 (B)	14.8	42.8	16.0	14.0	50.5	37.8
Non-Profitable:							
Gross operating revenue	193.4 (B)	87.1	330.5	62.8	118.8	137.1	708.3
Total expenses	217.4 (B)	110.9	354.8	91.9	138.8	153.8	747.4
Net loss	-24.0 (B)	-23.8	-24.3	-29.1	-17.1	-16.7	-39.1
				Incorporated Businesses Only			
Businesses in Sample (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	113	25	x	113	x
High value	5,000	113	5,000	x	113	x	5,000
Balance Sheet				(thousands of dollars)			
Total assets	2,273.0 (C)	352.1	4,193.8	x	x	x	x
Total current assets	129.4 (C)	20.9	237.8	x	x	x	x
Accounts receivable	38.3 (C)	7.2	45.4	x	x	x	x
Closing inventory	- (A)	-	-	x	x	x	x
Other current assets	103.1 (C)	13.7	192.5	x	x	x	x
Net fixed assets	2,035.7 (C)	270.4	3,780.9	x	x	x	x
Other assets and adjustments	117.9 (C)	60.8	175.0	x	x	x	x
Total liabilities	2,161.0 (C)	409.1	3,952.9	x	x	x	x
Total current liabilities	153.2 (C)	37.0	288.3	x	x	x	x
Current bank loans	x (F)	x	x	x	x	x	x
Other current liabilities	135.5 (C)	34.0	237.0	x	x	x	x
Long-term bank loans	x (F)	x	x	x	x	x	x
Other liabilities and adjustments	2,021.0 (C)	372.2	3,869.8	x	x	x	x
Total equity	x (F)	x	x	x	x	x	x
Financial Ratios				(times)			
Current ratio	0.8	0.6	0.9	x	x	x	x
Debt to equity ratio	x	x	x	x	x	x	x
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	1.0	1.2	0.9	x	x	x	x
Revenue to equity ratio	x	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	x	x	x	x	x	x	x
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	x	x	x	x	x	x	x
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	34.1	40.1	22.7	x	x	x	x

L7511 Operators of Residential Buildings and Dwellings

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	76	25	x	76	513	
High value	5,000		76	5,000	x	76	513	5,000	
Selected Expense Items					(thousands of dollars)				
Gross operating revenue	376.3	(C)	60.5	692.1	x	x	244.8	1,139.4	100.0
Cost of goods sold	-	(A)	-	-	x	x	-	-	-
Purchases and materials	-	(A)	-	-	x	x	-	-	-
Closing inventory	-	(A)	-	-	x	x	-	-	-
Opening inventory	-	(A)	-	-	x	x	-	-	-
Wages, salaries and benefits	x	(F)	x	x	x	x	x	x	33.3
Direct	-	(A)	-	-	x	x	-	-	-
Indirect	x	(F)	x	x	x	x	x	x	33.3
Occupancy expenses	131.4	(C)	25.3	237.4	x	x	85.9	389.0	100.0
Depreciation	69.8	(C)	7.4	132.1	x	x	46.0	218.2	100.0
Repairs and maintenance	24.5	(C)	2.4	46.7	x	x	20.2	73.1	83.3
Fuel and oil	-	(C)	-	-	x	x	-	-	8.3
Utilities	34.4	(C)	11.3	57.6	x	x	19.3	95.9	75.0
Rent	2.6	(C)	4.2	1.1	x	x	0.4	1.8	33.3
Financial expenses	168.8	(C)	41.7	296.0	x	x	95.4	498.8	100.0
Interest and bank charges	155.4	(C)	36.3	274.5	x	x	85.2	463.8	100.0
Professional fees	13.4	(C)	5.4	21.5	x	x	10.2	32.8	100.0
General expenses	8.0	(C)	1.8	14.3	x	x	8.3	20.3	91.7
Advertising	x	(F)	x	x	x	x	x	x	33.3
Delivery expenses	x	(F)	x	x	x	x	x	x	41.7
Insurance	7.4	(C)	1.7	13.2	x	x	7.7	18.7	91.7
Other expenses	48.6	(C)	24.9	72.3	x	x	23.0	121.5	100.0
Total expenses	364.6	(C)	105.1	624.0	x	x	217.5	1,030.5	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0
Selected Expense Items					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	-	(A)	-	-	x	x	-	-	-
Purchases and materials	-	(A)	-	-	x	x	-	-	-
Closing inventory	-	(A)	-	-	x	x	-	-	-
Opening inventory	-	(A)	-	-	x	x	-	-	-
Wages, salaries and benefits	x	(F)	x	x	x	x	x	x	33.3
Direct	-	(A)	-	-	x	x	-	-	-
Indirect	x	(F)	x	x	x	x	x	x	33.3
Occupancy expenses	34.9	(A)	41.8	34.3	x	x	35.1	34.1	100.0
Depreciation	18.5	(B)	12.3	19.1	x	x	18.8	19.1	100.0
Repairs and maintenance	6.5	(B)	4.0	6.7	x	x	8.3	6.4	83.3
Fuel and oil	-	(C)	-	-	x	x	-	-	8.3
Utilities	9.2	(B)	18.6	8.3	x	x	7.9	8.4	75.0
Rent	x	(F)	x	x	x	x	x	x	33.3
Financial expenses	44.9	(B)	68.9	42.8	x	x	39.0	43.6	100.0
Interest and bank charges	41.3	(B)	60.0	39.7	x	x	34.8	40.7	100.0
Professional fees	3.6	(B)	8.9	3.1	x	x	4.2	2.9	100.0
General expenses	2.1	(B)	2.9	2.1	x	x	3.4	1.8	91.7
Advertising	0.1	(C)	0.1	0.1	x	x	0.1	0.1	33.3
Delivery expenses	x	(F)	x	x	x	x	x	x	41.7
Insurance	2.0	(B)	2.8	1.9	x	x	3.1	1.8	91.7
Other expenses	12.9	(C)	41.2	10.4	x	x	9.4	10.7	100.0
Total expenses	96.9	(A)	173.7	90.2	x	x	88.9	90.4	100.0
Net profit/loss	x	(F)	x	x	x	x	x	x	100.0

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L7511 Operators of Residential Buildings and Dwellings *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	68						
Gross operating revenue	520.0 (C)	x	x	x	x	x	x
Total expenses	462.1 (C)	x	x	x	x	x	x
Net profit	57.9 (C)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	37						
Gross operating revenue	311.5 (B)	75.7	440.2	x	x	x	x
Total expenses	283.3 (B)	63.7	403.1	x	x	x	x
Net profit	28.2 (B)	12.0	37.0	x	x	x	x
Non-Profitable:							
Gross operating revenue	175.3 (B)	89.5	297.4	60.2	116.8	135.5	845.9
Total expenses	195.4 (B)	112.6	313.3	72.2	148.5	150.4	864.8
Net loss	-20.1 (C)	-23.0	-15.8	-12.0	-32.9	-14.9	-18.9
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	164	25	98	164	x
High value	5,000	164	5,000	98	164	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	767.3 (B)	633.3	901.2	511.7	754.9	x	x
Total current assets	48.4 (B)	52.2	44.7	73.5	30.8	x	x
Accounts receivable	10.3 (C)	5.8	14.9	4.3	7.2	x	x
Closing inventory	0.8 (C)	1.5	-	-	3.0	x	x
Other current assets	37.4 (B)	44.9	29.8	69.2	20.6	x	x
Net fixed assets	598.3 (B)	478.0	718.7	354.3	601.7	x	x
Other assets and adjustments	120.5 (C)	103.1	137.8	83.9	122.4	x	x
Total liabilities	540.0 (B)	372.6	707.4	360.6	384.8	x	x
Total current liabilities	69.3 (B)	80.3	58.4	111.5	49.0	x	x
Current bank loans	x (F)	x	x	x	x	x	x
Other current liabilities	67.3 (B)	79.7	54.8	111.3	48.1	x	x
Long-term bank loans	108.2 (C)	77.3	135.1	60.7	93.8	x	x
Other liabilities and adjustments	384.5 (B)	215.1	513.9	188.5	241.7	x	x
Total equity	227.3 (C)	260.7	193.9	151.1	370.3	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.7	0.6	0.8	0.7	0.6	x	x
Debt to equity ratio	2.4	1.4	3.6	2.4	1.0	x	x
Interest coverage ratio	1.6	0.9	2.0	1.1	0.6	x	x
Debt ratio	0.7	0.6	0.8	0.7	0.5	x	x
Revenue to equity ratio	0.7	0.4	1.1	0.5	0.4	x	x
Revenue to closing inventories ratio	210.9	73.5	x	x	46.1	x	x
				(percent)			
Current debt to equity	30.5	30.8	30.1	73.8	13.2	x	x
Net profit to equity	9.5	-0.9	23.6	1.8	-2.0	x	x
Net fixed assets to equity	263.3	183.4	370.7	234.5	162.5	x	x
Gross margin	94.3	92.5	96.3	97.8	89.3	x	x
Return on total assets	7.2	3.2	10.0	6.1	1.3	x	x
				(days)			
Collection period-accounts receivable	23.7	18.9	28.2	19.0	18.9	x	x

L7512 Operators of Non-Residential Buildings

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	164	25	98	164	x	
High value	5,000		164	5,000	98	164	x	5,000	
Selected Expense Items					(thousands of dollars)				
Gross operating revenue	158.3	(B)	108.5	208.1	78.8	134.3	x	x	100.0
Cost of goods sold	2.1	(C)	1.5	2.8	0.5	2.4	x	x	21.4
Purchases and materials	2.1	(C)	1.5	2.8	0.5	2.4	x	x	21.4
Closing inventory	0.7	(C)	1.5	-	-	2.9	x	x	7.1
Opening inventory	0.7	(C)	1.5	-	-	2.9	x	x	7.1
Wages, salaries and benefits	6.7	(B)	6.5	6.8	0.9	12.2	x	x	42.9
Direct	-	(A)	-	-	-	-	x	x	-
Indirect	6.7	(B)	6.5	6.8	0.9	12.2	x	x	42.9
Occupancy expenses	50.3	(B)	34.8	65.9	22.4	47.2	x	x	100.0
Depreciation	20.4	(B)	14.0	26.9	11.5	16.4	x	x	100.0
Repairs and maintenance	13.0	(C)	7.6	18.4	3.6	11.6	x	x	64.3
Fuel and oil	0.1	(C)	0.1	-	0.3	-	x	x	7.1
Utilities	14.6	(B)	12.2	17.0	6.5	17.9	x	x	57.1
Rent	x	(F)	x	x	x	x	x	x	28.6
Financial expenses	38.7	(B)	28.9	48.6	29.5	28.2	x	x	100.0
Interest and bank charges	33.1	(B)	21.3	44.8	28.9	15.8	x	x	85.7
Professional fees	5.7	(C)	7.5	3.8	2.8	12.5	x	x	100.0
General expenses	4.8	(B)	4.3	5.2	3.2	5.5	x	x	85.7
Advertising	x	(F)	x	x	x	x	x	x	28.6
Delivery expenses	0.2	(C)	0.4	-	0.4	0.5	x	x	35.7
Insurance	4.4	(B)	3.9	4.9	2.8	5.0	x	x	85.7
Other expenses	32.3	(C)	32.8	31.8	20.4	45.3	x	x	100.0
Total expenses	135.0	(B)	108.8	161.1	78.9	140.8	x	x	100.0
Net profit/loss	21.3	(C)	-2.3	44.9	1.9	-6.5	x	x	100.0
Selected Expense Items					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.4	(C)	1.4	1.4	0.7	1.8	x	x	21.4
Purchases and materials	1.4	(C)	1.4	1.4	0.7	1.8	x	x	21.4
Closing inventory	0.5	(C)	1.4	-	-	2.2	x	x	7.1
Opening inventory	0.5	(C)	1.4	-	-	2.2	x	x	7.1
Wages, salaries and benefits	4.3	(B)	6.1	3.3	1.1	9.1	x	x	42.9
Direct	-	(A)	-	-	-	-	x	x	-
Indirect	4.3	(B)	6.1	3.3	1.1	9.1	x	x	42.9
Occupancy expenses	32.2	(A)	32.7	32.0	28.5	35.1	x	x	100.0
Depreciation	13.1	(B)	13.1	13.1	14.6	12.2	x	x	100.0
Repairs and maintenance	8.3	(C)	7.1	8.9	4.6	8.6	x	x	64.3
Fuel and oil	-	(C)	0.1	-	0.3	-	x	x	7.1
Utilities	9.3	(B)	11.5	8.2	8.3	13.3	x	x	57.1
Rent	x	(F)	x	x	x	x	x	x	28.6
Financial expenses	24.8	(B)	27.1	23.8	37.4	21.0	x	x	100.0
Interest and bank charges	21.1	(B)	20.0	21.7	34.2	11.8	x	x	85.7
Professional fees	3.6	(C)	7.1	1.9	3.3	9.3	x	x	100.0
General expenses	3.1	(B)	4.1	2.5	4.0	4.1	x	x	85.7
Advertising	x	(F)	x	x	x	x	x	x	28.6
Delivery expenses	0.1	(C)	0.4	-	0.5	0.4	x	x	35.7
Insurance	2.8	(B)	3.8	2.4	3.5	3.7	x	x	85.7
Other expenses	20.7	(B)	30.8	15.4	25.8	33.7	x	x	100.0
Total expenses	86.4	(A)	102.2	78.2	97.6	104.8	x	x	100.0
Net profit/loss	13.6	(C)	-2.2	21.8	2.4	-4.8	x	x	100.0

(continued)

L7512 Operators of Non-Residential Buildings *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	79						
Gross operating revenue	158.6 (B)	91.4	200.0	x	x	x	x
Total expenses	123.2 (B)	81.2	151.2	x	x	x	x
Net profit	33.4 (C)	10.2	48.9	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	83						
Gross operating revenue	277.0 (B)	100.5	470.8	77.1	121.5	201.7	782.4
Total expenses	244.8 (B)	84.0	421.3	60.5	105.1	133.4	754.5
Net profit	32.2 (B)	16.5	49.5	16.6	16.4	68.3	27.8
Non-Profitable:							
Gross operating revenue	317.1 (A)	x	x	x	x	x	x
Total expenses	368.2 (A)	x	x	x	x	x	x
Net loss	-51.1 (A)	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	162.5 (A)	x	x	x	x	x	x
Total current assets	71.4 (A)	x	x	x	x	x	x
Accounts receivable	19.2 (A)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	52.2 (A)	x	x	x	x	x	x
Net fixed assets	12.0 (A)	x	x	x	x	x	x
Other assets and adjustments	79.1 (A)	x	x	x	x	x	x
Total liabilities	149.1 (A)	x	x	x	x	x	x
Total current liabilities	117.6 (A)	x	x	x	x	x	x
Current bank loans	- (A)	x	x	x	x	x	x
Other current liabilities	117.6 (A)	x	x	x	x	x	x
Long-term bank loans	4.9 (A)	x	x	x	x	x	x
Other liabilities and adjustments	26.6 (A)	x	x	x	x	x	x
Total equity	13.4 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.6	x	x	x	x	x	x
Debt to equity ratio	11.1	x	x	x	x	x	x
Interest coverage ratio	-0.4	x	x	x	x	x	x
Debt ratio	0.9	x	x	x	x	x	x
Revenue to equity ratio	22.4	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	876.2	x	x	x	x	x	x
Net profit to equity	-83.7	x	x	x	x	x	x
Net fixed assets to equity	89.5	x	x	x	x	x	x
Gross margin	49.7	x	x	x	x	x	x
Return on total assets	-1.9	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	23.4	x	x	x	x	x	x

L7600 Insurance and Real Estate Agent Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	93	25	x	93	x	
High value	5,000	93	5,000	x	93	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	169.7 (A)	58.2	281.3	x	x	x	x	100.0
Cost of goods sold	0.5 (A)	1.0	-	x	x	x	x	10.0
Purchases and materials	0.5 (A)	1.0	-	x	x	x	x	10.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	68.2 (A)	6.0	130.3	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	68.2 (A)	6.0	130.3	x	x	x	x	70.0
Occupancy expenses	24.3 (A)	7.3	41.4	x	x	x	x	100.0
Depreciation	4.0 (A)	0.8	7.2	x	x	x	x	80.0
Repairs and maintenance	0.7 (A)	0.1	1.2	x	x	x	x	40.0
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	8.0 (A)	2.5	13.5	x	x	x	x	80.0
Rent	11.8 (A)	3.9	19.4	x	x	x	x	100.0
Financial expenses	6.7 (A)	2.4	11.0	x	x	x	x	80.0
Interest and bank charges	3.8 (A)	0.7	6.9	x	x	x	x	80.0
Professional fees	2.9 (A)	1.7	4.1	x	x	x	x	70.0
General expenses	17.9 (A)	5.2	30.6	x	x	x	x	100.0
Advertising	6.4 (A)	2.6	10.2	x	x	x	x	90.0
Delivery expenses	9.7 (A)	1.9	17.5	x	x	x	x	80.0
Insurance	1.8 (A)	0.7	2.9	x	x	x	x	80.0
Other expenses	37.3 (A)	14.9	59.6	x	x	x	x	100.0
Total expenses	154.9 (A)	36.8	272.9	x	x	x	x	100.0
Net profit/loss	14.9 (B)	21.4	8.4	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	0.3 (A)	1.7	-	x	x	x	x	10.0
Purchases and materials	0.3 (A)	1.7	-	x	x	x	x	10.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	40.2 (A)	10.3	46.3	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	40.2 (A)	10.3	46.3	x	x	x	x	70.0
Occupancy expenses	14.3 (A)	12.6	14.7	x	x	x	x	100.0
Depreciation	2.4 (A)	1.4	2.6	x	x	x	x	80.0
Repairs and maintenance	0.4 (A)	0.2	0.4	x	x	x	x	40.0
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	4.7 (A)	4.3	4.8	x	x	x	x	80.0
Rent	6.9 (A)	6.7	6.9	x	x	x	x	100.0
Financial expenses	3.9 (A)	4.1	3.9	x	x	x	x	80.0
Interest and bank charges	2.2 (A)	1.2	2.5	x	x	x	x	80.0
Professional fees	1.7 (A)	2.9	1.5	x	x	x	x	70.0
General expenses	10.5 (A)	8.9	10.9	x	x	x	x	100.0
Advertising	3.8 (A)	4.4	3.6	x	x	x	x	90.0
Delivery expenses	5.7 (A)	3.3	6.2	x	x	x	x	80.0
Insurance	1.1 (A)	1.2	1.0	x	x	x	x	80.0
Other expenses	22.0 (A)	25.7	21.2	x	x	x	x	100.0
Total expenses	91.2 (A)	63.3	97.0	x	x	x	x	100.0
Net profit/loss	8.8 (B)	36.7	3.0	x	x	x	x	100.0

(continued)

L7600 Insurance and Real Estate Agent Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	78						
Gross operating revenue	79.9 (A)	x	x	x	x	x	x
Total expenses	53.1 (A)	x	x	x	x	x	x
Net profit	26.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	74						
Gross operating revenue	140.8 (A)	59.3	214.4	x	x	x	x
Total expenses	98.0 (A)	38.5	151.6	x	x	x	x
Net profit	42.8 (A)	20.7	62.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	182.5 (A)	x	x	x	x	x	x
Total current assets	71.4 (A)	x	x	x	x	x	x
Accounts receivable	19.2 (A)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	52.2 (A)	x	x	x	x	x	x
Net fixed assets	12.0 (A)	x	x	x	x	x	x
Other assets and adjustments	79.1 (A)	x	x	x	x	x	x
Total liabilities	149.1 (A)	x	x	x	x	x	x
Total current liabilities	117.6 (A)	x	x	x	x	x	x
Current bank loans	- (A)	x	x	x	x	x	x
Other current liabilities	117.6 (A)	x	x	x	x	x	x
Long-term bank loans	4.9 (A)	x	x	x	x	x	x
Other liabilities and adjustments	26.6 (A)	x	x	x	x	x	x
Total equity	13.4 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.6	x	x	x	x	x	x
Debt to equity ratio	11.1	x	x	x	x	x	x
Interest coverage ratio	-0.4	x	x	x	x	x	x
Debt ratio	0.9	x	x	x	x	x	x
Revenue to equity ratio	22.4	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	876.2	x	x	x	x	x	x
Net profit to equity	-83.7	x	x	x	x	x	x
Net fixed assets to equity	89.5	x	x	x	x	x	x
Gross margin	49.7	x	x	x	x	x	x
Return on total assets	-1.9	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	23.4	x	x	x	x	x	x

L7610 Insurance and Real Estate Agencies

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	93	25	x	93	x	
High value	5,000		93	5,000	x	93	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	169.7	(A)	58.2	281.3	x	x	x	x	100.0
Cost of goods sold	0.5	(A)	1.0	-	x	x	x	x	10.0
Purchases and materials	0.5	(A)	1.0	-	x	x	x	x	10.0
Closing inventory	-	(A)	-	-	x	x	x	x	-
Opening inventory	-	(A)	-	-	x	x	x	x	-
Wages, salaries and benefits	68.2	(A)	6.0	130.3	x	x	x	x	70.0
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	68.2	(A)	6.0	130.3	x	x	x	x	70.0
Occupancy expenses	24.3	(A)	7.3	41.4	x	x	x	x	100.0
Depreciation	4.0	(A)	0.8	7.2	x	x	x	x	80.0
Repairs and maintenance	0.7	(A)	0.1	1.2	x	x	x	x	40.0
Fuel and oil	-	(A)	-	-	x	x	x	x	-
Utilities	8.0	(A)	2.5	13.5	x	x	x	x	80.0
Rent	11.8	(A)	3.9	19.4	x	x	x	x	100.0
Financial expenses	6.7	(A)	2.4	11.0	x	x	x	x	80.0
Interest and bank charges	3.8	(A)	0.7	6.9	x	x	x	x	80.0
Professional fees	2.9	(A)	1.7	4.1	x	x	x	x	70.0
General expenses	17.9	(A)	5.2	30.6	x	x	x	x	100.0
Advertising	6.4	(A)	2.6	10.2	x	x	x	x	90.0
Delivery expenses	9.7	(A)	1.9	17.5	x	x	x	x	80.0
Insurance	1.8	(A)	0.7	2.9	x	x	x	x	80.0
Other expenses	37.3	(A)	14.9	59.6	x	x	x	x	100.0
Total expenses	154.9	(A)	36.8	272.9	x	x	x	x	100.0
Net profit/loss	14.9	(B)	21.4	8.4	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	0.3	(A)	1.7	-	x	x	x	x	10.0
Purchases and materials	0.3	(A)	1.7	-	x	x	x	x	10.0
Closing inventory	-	(A)	-	-	x	x	x	x	-
Opening inventory	-	(A)	-	-	x	x	x	x	-
Wages, salaries and benefits	40.2	(A)	10.3	46.3	x	x	x	x	70.0
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	40.2	(A)	10.3	46.3	x	x	x	x	70.0
Occupancy expenses	14.3	(A)	12.6	14.7	x	x	x	x	100.0
Depreciation	2.4	(A)	1.4	2.6	x	x	x	x	80.0
Repairs and maintenance	0.4	(A)	0.2	0.4	x	x	x	x	40.0
Fuel and oil	-	(A)	-	-	x	x	x	x	-
Utilities	4.7	(A)	4.3	4.8	x	x	x	x	80.0
Rent	6.9	(A)	6.7	6.9	x	x	x	x	100.0
Financial expenses	3.9	(A)	4.1	3.9	x	x	x	x	80.0
Interest and bank charges	2.2	(A)	1.2	2.5	x	x	x	x	80.0
Professional fees	1.7	(A)	2.9	1.5	x	x	x	x	70.0
General expenses	10.5	(A)	8.9	10.9	x	x	x	x	100.0
Advertising	3.8	(A)	4.4	3.6	x	x	x	x	90.0
Delivery expenses	5.7	(A)	3.3	6.2	x	x	x	x	80.0
Insurance	1.1	(A)	1.2	1.0	x	x	x	x	80.0
Other expenses	22.0	(A)	25.7	21.2	x	x	x	x	100.0
Total expenses	91.2	(A)	63.3	97.0	x	x	x	x	100.0
Net profit/loss	8.8	(B)	36.7	3.0	x	x	x	x	100.0

(continued)

L7610 Insurance and Real Estate Agencies *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	78						
Gross operating revenue	79.9 (A)	x	x	x	x	x	x
Total expenses	53.1 (A)	x	x	x	x	x	x
Net profit	26.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	74						
Gross operating revenue	140.8 (A)	59.3	214.4	x	x	x	x
Total expenses	98.0 (A)	38.5	151.6	x	x	x	x
Net profit	42.8 (A)	20.7	62.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
		INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	162.5 (A)	x	x	x	x	x	x
Total current assets	71.4 (A)	x	x	x	x	x	x
Accounts receivable	19.2 (A)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	52.2 (A)	x	x	x	x	x	x
Net fixed assets	12.0 (A)	x	x	x	x	x	x
Other assets and adjustments	79.1 (A)	x	x	x	x	x	x
Total liabilities	149.1 (A)	x	x	x	x	x	x
Total current liabilities	117.6 (A)	x	x	x	x	x	x
Current bank loans	- (A)	x	x	x	x	x	x
Other current liabilities	117.6 (A)	x	x	x	x	x	x
Long-term bank loans	4.9 (A)	x	x	x	x	x	x
Other liabilities and adjustments	26.6 (A)	x	x	x	x	x	x
Total equity	13.4 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.6	x	x	x	x	x	x
Debt to equity ratio	11.1	x	x	x	x	x	x
Interest coverage ratio	-0.4	x	x	x	x	x	x
Debt ratio	0.9	x	x	x	x	x	x
Revenue to equity ratio	22.4	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	876.2	x	x	x	x	x	x
Net profit to equity	-53.7	x	x	x	x	x	x
Net fixed assets to equity	89.5	x	x	x	x	x	x
Gross margin	49.7	x	x	x	x	x	x
Return on total assets	-1.9	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	23.4	x	x	x	x	x	x

L7611 Insurance and Real Estate Agencies

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	93	25	x	93	x	
High value	5,000	93	5,000	x	93	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	169.7 (A)	58.2	281.3	x	x	x	x	100.0
Cost of goods sold	0.5 (A)	1.0	-	x	x	x	x	10.0
Purchases and materials	0.5 (A)	1.0	-	x	x	x	x	10.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	68.2 (A)	6.0	130.3	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	68.2 (A)	6.0	130.3	x	x	x	x	70.0
Occupancy expenses	24.3 (A)	7.3	41.4	x	x	x	x	100.0
Depreciation	4.0 (A)	0.8	7.2	x	x	x	x	80.0
Repairs and maintenance	0.7 (A)	0.1	1.2	x	x	x	x	40.0
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	8.0 (A)	2.5	13.5	x	x	x	x	80.0
Rent	11.6 (A)	3.9	19.4	x	x	x	x	100.0
Financial expenses	6.7 (A)	2.4	11.0	x	x	x	x	80.0
Interest and bank charges	3.8 (A)	0.7	6.9	x	x	x	x	80.0
Professional fees	2.9 (A)	1.7	4.1	x	x	x	x	70.0
General expenses	17.9 (A)	5.2	30.6	x	x	x	x	100.0
Advertising	6.4 (A)	2.6	10.2	x	x	x	x	90.0
Delivery expenses	9.7 (A)	1.9	17.5	x	x	x	x	80.0
Insurance	1.8 (A)	0.7	2.9	x	x	x	x	80.0
Other expenses	37.3 (A)	14.9	59.6	x	x	x	x	100.0
Total expenses	154.9 (A)	36.8	272.9	x	x	x	x	100.0
Net profit/loss	14.9 (B)	21.4	8.4	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	0.3 (A)	1.7	-	x	x	x	x	10.0
Purchases and materials	0.3 (A)	1.7	-	x	x	x	x	10.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	40.2 (A)	10.3	46.3	x	x	x	x	70.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	40.2 (A)	10.3	46.3	x	x	x	x	70.0
Occupancy expenses	14.3 (A)	12.6	14.7	x	x	x	x	100.0
Depreciation	2.4 (A)	1.4	2.6	x	x	x	x	80.0
Repairs and maintenance	0.4 (A)	0.2	0.4	x	x	x	x	40.0
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	4.7 (A)	4.3	4.8	x	x	x	x	80.0
Rent	6.9 (A)	6.7	6.9	x	x	x	x	100.0
Financial expenses	3.9 (A)	4.1	3.9	x	x	x	x	80.0
Interest and bank charges	2.2 (A)	1.2	2.5	x	x	x	x	80.0
Professional fees	1.7 (A)	2.9	1.5	x	x	x	x	70.0
General expenses	10.5 (A)	8.9	10.9	x	x	x	x	100.0
Advertising	3.8 (A)	4.4	3.6	x	x	x	x	90.0
Delivery expenses	5.7 (A)	3.3	6.2	x	x	x	x	80.0
Insurance	1.1 (A)	1.2	1.0	x	x	x	x	80.0
Other expenses	22.0 (A)	25.7	21.2	x	x	x	x	100.0
Total expenses	91.2 (A)	63.3	97.0	x	x	x	x	100.0
Net profit/loss	8.8 (B)	36.7	3.0	x	x	x	x	100.0

(continued)

L7611 Insurance and Real Estate Agencies *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	78						
Gross operating revenue	79.9 (A)	x	x	x	x	x	x
Total expenses	53.1 (A)	x	x	x	x	x	x
Net profit	26.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	74						
Gross operating revenue	140.8 (A)	59.3	214.4	x	x	x	x
Total expenses	98.0 (A)	38.5	151.6	x	x	x	x
Net profit	42.8 (A)	20.7	62.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	30						
				(thousands of dollars)			
Revenue Range: Low value	25	25	61	25	x	61	131
High value	5,000	61	5,000	x	61	131	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	118.8 (B)	50.0	187.5	x	x	119.0	256.0
Total current assets	23.3 (B)	6.9	39.6	x	x	12.3	67.0
Accounts receivable	11.3 (B)	0.8	22.1	x	x	1.3	42.8
Closing inventory	- (A)	-	-	x	x	-	-
Other current assets	11.9 (B)	6.2	17.8	x	x	11.0	24.2
Net fixed assets	54.7 (B)	42.8	66.9	x	x	79.9	53.9
Other assets and adjustments	40.8 (B)	0.6	81.0	x	x	26.8	136.2
Total liabilities	75.2 (B)	12.3	138.0	x	x	66.5	209.5
Total current liabilities	42.2 (B)	11.9	72.5	x	x	13.7	131.4
Current bank loans	1.3 (B)	0.2	2.4	x	x	0.1	4.7
Other current liabilities	40.9 (B)	11.7	70.1	x	x	13.7	126.8
Long-term bank loans	1.4 (C)	-	2.8	x	x	2.7	3.0
Other liabilities and adjustments	31.5 (C)	0.5	62.6	x	x	50.0	75.2
Total equity	43.6 (A)	37.7	49.5	x	x	52.5	46.6
FINANCIAL RATIOS				(times)			
Current ratio	0.6	0.6	0.5	x	x	0.9	0.5
Debt to equity ratio	1.7	0.3	2.8	x	x	1.3	4.5
Interest coverage ratio	11.8	17.5	10.3	x	x	3.1	22.1
Debt ratio	0.6	0.2	0.7	x	x	0.6	0.8
Revenue to equity ratio	3.3	1.6	4.6	x	x	1.5	8.2
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	98.8	31.5	146.4	x	x	26.1	282.2
Net profit to equity	57.3	41.4	69.4	x	x	18.2	127.1
Net fixed assets to equity	125.5	113.0	135.0	x	x	152.0	115.7
Gross margin	60.7	94.8	52.0	x	x	57.3	48.8
Return on total assets	23.0	33.1	20.3	x	x	11.9	24.2
				(days)			
Collection period-accounts receivable	28.8	4.0	35.0	x	x	6.0	41.0

M0000 Business Service Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	100							
				(thousands of dollars)				
Revenue Range: Low value	25	25	54	25	40	54	82	
High value	5,000	54	5,000	40	54	82	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	85.2 (A)	39.0	131.5	31.8	46.3	62.8	200.1	100.0
Cost of goods sold	7.1 (B)	1.4	12.8	0.4	2.3	0.4	25.3	29.8
Purchases and materials	7.1 (B)	1.4	12.8	0.4	2.3	0.4	25.3	29.8
Closing inventory	- (A)	-	-	-	-	-	-	-
Opening inventory	- (A)	-	-	-	-	-	-	-
Wages, salaries and benefits	18.0 (A)	9.4	26.6	3.2	15.6	2.6	50.8	54.8
Direct	- (A)	-	-	-	-	-	-	-
Indirect	18.0 (A)	9.4	26.6	3.2	15.6	2.6	50.8	54.8
Occupancy expenses	10.0 (A)	3.8	16.1	3.7	3.9	15.3	16.9	99.0
Depreciation	2.7 (A)	1.7	3.8	2.0	1.4	2.2	5.3	86.5
Repairs and maintenance	1.8 (B)	0.3	3.3	0.2	0.4	5.5	1.2	50.0
Fuel and oil	0.1 (B)	0.1	0.1	0.2	-	0.1	-	13.5
Utilities	1.7 (A)	0.8	2.5	0.4	1.1	1.5	3.6	81.7
Rent	3.6 (A)	0.9	6.4	0.9	0.9	5.9	6.8	51.0
Financial expenses	3.8 (B)	1.1	6.4	0.8	1.5	7.0	5.8	93.3
Interest and bank charges	1.2 (B)	0.7	1.7	0.5	0.9	1.1	2.3	76.0
Professional fees	2.6 (B)	0.5	4.7	0.3	0.6	5.9	3.5	72.1
General expenses	4.5 (A)	2.2	6.8	1.1	3.2	7.4	6.2	87.5
Advertising	2.0 (B)	0.2	3.9	-	0.3	5.7	2.2	58.7
Delivery expenses	1.7 (A)	1.4	1.9	0.7	2.1	1.3	2.8	60.6
Insurance	0.8 (A)	0.6	1.0	0.4	0.7	0.5	1.5	65.4
Other expenses	14.0 (A)	7.7	20.4	3.4	12.0	7.6	33.1	99.0
Total expenses	57.3 (A)	25.5	89.1	12.6	36.5	40.3	137.9	100.0
Net profit/loss	27.9 (A)	13.5	42.4	19.2	7.8	22.5	62.2	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	8.3 (B)	3.5	9.8	1.3	5.0	0.7	12.6	29.8
Purchases and materials	8.3 (B)	3.5	9.8	1.3	5.0	0.7	12.6	29.8
Closing inventory	- (A)	-	-	-	-	-	-	-
Opening inventory	- (A)	-	-	-	-	-	-	-
Wages, salaries and benefits	21.1 (A)	24.1	20.2	10.0	33.7	4.2	25.3	54.8
Direct	- (A)	-	-	-	-	-	-	-
Indirect	21.1 (A)	24.1	20.2	10.0	33.7	4.2	25.3	54.8
Occupancy expenses	11.7 (A)	9.7	12.3	11.6	8.4	24.4	8.5	99.0
Depreciation	3.2 (A)	4.3	2.9	6.2	3.0	3.5	2.7	86.5
Repairs and maintenance	2.1 (B)	0.7	2.5	0.6	0.8	8.7	0.6	50.0
Fuel and oil	0.1 (B)	0.3	0.1	0.6	0.1	0.2	-	13.5
Utilities	1.9 (A)	2.0	1.9	1.3	2.5	2.4	1.8	81.7
Rent	4.3 (B)	2.4	4.9	2.8	2.0	9.4	3.4	51.0
Financial expenses	4.4 (B)	2.9	4.8	2.5	3.2	11.1	2.9	93.3
Interest and bank charges	1.4 (B)	1.8	1.3	1.4	2.0	1.7	1.1	76.0
Professional fees	3.0 (B)	1.2	3.6	1.0	1.3	9.4	1.7	72.1
General expenses	5.2 (A)	5.6	5.2	3.6	6.9	11.7	3.1	87.5
Advertising	2.4 (B)	0.5	3.0	0.1	0.7	9.0	1.1	58.7
Delivery expenses	2.0 (A)	3.7	1.5	2.2	4.6	2.0	1.3	60.6
Insurance	0.9 (A)	1.4	0.7	1.2	1.6	0.7	0.7	65.4
Other expenses	16.5 (A)	19.7	15.5	10.6	26.0	12.1	16.6	99.0
Total expenses	67.2 (A)	65.4	67.8	39.5	53.2	64.2	68.9	100.0
Net profit/loss	32.8 (A)	34.6	32.2	60.5	16.8	35.8	31.1	100.0

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M0000 Business Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	89						
Gross operating revenue	83.9 (A)	37.7	128.0	31.8	45.6	62.8	202.9
Total expenses	48.8 (A)	16.3	79.9	12.6	21.3	38.7	127.2
Net profit	35.1 (A)	21.4	48.1	19.2	24.5	24.1	75.7
Non-Profitable:							
Gross operating revenue	95.3 (A)	x	x	x	x	x	x
Total expenses	123.7 (A)	x	x	x	x	x	x
Net loss	-28.4 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	93						
Gross operating revenue	137.9 (A)	59.8	214.1	37.3	82.2	155.0	280.5
Total expenses	112.0 (A)	32.5	189.5	15.6	49.4	132.5	253.6
Net profit	25.9 (A)	27.2	24.6	21.8	32.7	22.6	26.9
Non-Profitable:							
Gross operating revenue	173.9 (A)	50.7	350.4	x	x	x	x
Total expenses	197.4 (A)	55.0	401.5	x	x	x	x
Net loss	-23.5 (B)	-4.2	-51.1	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	30						
				(thousands of dollars)			
Revenue Range: Low value	25	25	61	25	x	61	131
High value	5,000	61	5,000	x	61	131	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	118.8 (B)	50.0	187.5	x	x	119.0	258.0
Total current assets	23.3 (B)	6.9	39.6	x	x	12.3	67.0
Accounts receivable	11.3 (B)	0.6	22.1	x	x	1.3	42.8
Closing inventory	- (A)	-	-	x	x	-	-
Other current assets	11.9 (B)	6.2	17.6	x	x	11.0	24.2
Net fixed assets	54.7 (B)	42.6	68.9	x	x	79.9	53.9
Other assets and adjustments	40.8 (B)	0.6	81.0	x	x	26.8	135.2
Total liabilities	75.2 (B)	12.3	138.0	x	x	68.5	209.5
Total current liabilities	42.2 (B)	11.9	72.5	x	x	13.7	131.4
Current bank loans	1.3 (B)	0.2	2.4	x	x	0.1	4.7
Other current liabilities	40.9 (B)	11.7	70.1	x	x	13.7	126.6
Long-term bank loans	1.4 (C)	-	2.8	x	x	2.7	3.0
Other liabilities and adjustments	31.5 (C)	0.5	62.6	x	x	50.0	75.2
Total equity	43.6 (A)	37.7	49.5	x	x	52.5	48.6
FINANCIAL RATIOS				(times)			
Current ratio	0.8	0.8	0.5	x	x	0.9	0.5
Debt to equity ratio	1.7	0.3	2.8	x	x	1.3	4.5
Interest coverage ratio	11.8	17.5	10.3	x	x	3.1	22.1
Debt ratio	0.6	0.2	0.7	x	x	0.6	0.8
Revenue to equity ratio	3.3	1.6	4.6	x	x	1.5	6.2
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	98.8	31.5	146.4	x	x	26.1	282.2
Net profit to equity	57.3	41.4	69.4	x	x	18.2	127.1
Net fixed assets to equity	125.5	113.0	135.0	x	x	152.0	115.7
Gross margin	60.7	94.6	52.0	x	x	57.3	48.8
Return on total assets	23.0	33.1	20.3	x	x	11.9	24.2
				(days)			
Collection period-accounts receivable	28.6	4.0	35.0	x	x	6.0	41.0

M7700 Business Service Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	100							
				(thousands of dollars)				
Revenue Range: Low value	25	25	54	25	40	54	82	
High value	5,000	54	5,000	40	54	82	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	85.2 (A)	39.0	131.5	31.8	46.3	62.8	200.1	100.0
Cost of goods sold	7.1 (B)	1.4	12.8	0.4	2.3	0.4	25.3	29.8
Purchases and materials	7.1 (B)	1.4	12.8	0.4	2.3	0.4	25.3	29.8
Closing inventory	- (A)	-	-	-	-	-	-	-
Opening inventory	- (A)	-	-	-	-	-	-	-
Wages, salaries and benefits	18.0 (A)	9.4	26.6	3.2	15.6	2.6	50.6	54.8
Direct	- (A)	-	-	-	-	-	-	-
Indirect	18.0 (A)	9.4	26.6	3.2	15.6	2.6	50.6	54.8
Occupancy expenses	10.0 (A)	3.8	16.1	3.7	3.9	15.3	16.9	99.0
Depreciation	2.7 (A)	1.7	3.8	2.0	1.4	2.2	5.3	86.5
Repairs and maintenance	1.8 (B)	0.3	3.3	0.2	0.4	5.5	1.2	50.0
Fuel and oil	0.1 (B)	0.1	0.1	0.2	-	0.1	-	13.5
Utilities	1.7 (A)	0.8	2.5	0.4	1.1	1.5	3.8	81.7
Rent	3.6 (A)	0.9	6.4	0.9	0.9	5.9	6.8	51.0
Financial expenses	3.8 (B)	1.1	6.4	0.8	1.5	7.0	5.8	93.3
Interest and bank charges	1.2 (B)	0.7	1.7	0.5	0.9	1.1	2.3	76.0
Professional fees	2.6 (B)	0.5	4.7	0.3	0.8	5.9	3.5	72.1
General expenses	4.5 (A)	2.2	6.8	1.1	3.2	7.4	6.2	87.5
Advertising	2.0 (B)	0.2	3.9	-	0.3	5.7	2.2	58.7
Delivery expenses	1.7 (A)	1.4	1.9	0.7	2.1	1.3	2.8	60.8
Insurance	0.8 (A)	0.6	1.0	0.4	0.7	0.5	1.5	65.4
Other expenses	14.0 (A)	7.7	20.4	3.4	12.0	7.6	33.1	99.0
Total expenses	57.3 (A)	25.5	89.1	12.6	38.5	40.3	137.9	100.0
Net profit/loss	27.9 (A)	13.5	42.4	19.2	7.8	22.5	62.2	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	8.3 (B)	3.5	9.8	1.3	5.0	0.7	12.6	29.8
Purchases and materials	8.3 (B)	3.5	9.8	1.3	5.0	0.7	12.6	29.8
Closing inventory	- (A)	-	-	-	-	-	-	-
Opening inventory	- (A)	-	-	-	-	-	-	-
Wages, salaries and benefits	21.1 (A)	24.1	20.2	10.0	33.7	4.2	25.3	54.8
Direct	- (A)	-	-	-	-	-	-	-
Indirect	21.1 (A)	24.1	20.2	10.0	33.7	4.2	25.3	54.8
Occupancy expenses	11.7 (A)	9.7	12.3	11.6	8.4	24.4	8.5	99.0
Depreciation	3.2 (A)	4.3	2.9	6.2	3.0	3.5	2.7	86.5
Repairs and maintenance	2.1 (B)	0.7	2.5	0.6	0.8	8.7	0.6	50.0
Fuel and oil	0.1 (B)	0.3	0.1	0.6	0.1	0.2	-	13.5
Utilities	1.9 (A)	2.0	1.9	1.3	2.5	2.4	1.8	81.7
Rent	4.3 (B)	2.4	4.9	2.8	2.0	9.4	3.4	51.0
Financial expenses	4.4 (B)	2.9	4.8	2.5	3.2	11.1	2.9	93.3
Interest and bank charges	1.4 (B)	1.8	1.3	1.4	2.0	1.7	1.1	76.0
Professional fees	3.0 (B)	1.2	3.6	1.0	1.3	9.4	1.7	72.1
General expenses	5.2 (A)	5.6	5.2	3.6	6.9	11.7	3.1	87.5
Advertising	2.4 (B)	0.5	3.0	0.1	0.7	9.0	1.1	58.7
Delivery expenses	2.0 (A)	3.7	1.5	2.2	4.6	2.0	1.3	60.8
Insurance	0.9 (A)	1.4	0.7	1.2	1.6	0.7	0.7	65.4
Other expenses	16.5 (A)	19.7	15.5	10.6	26.0	12.1	16.6	99.0
Total expenses	67.2 (A)	65.4	67.6	39.5	83.2	64.2	68.9	100.0
Net profit/loss	32.8 (A)	34.6	32.2	60.5	16.8	35.8	31.1	100.0

(continued)

M7700 Business Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	89						
Gross operating revenue	83.9 (A)	37.7	128.0	31.8	45.8	62.8	202.9
Total expenses	48.8 (A)	16.3	79.9	12.8	21.3	38.7	127.2
Net profit	35.1 (A)	21.4	48.1	19.2	24.5	24.1	75.7
Non-Profitable:							
Gross operating revenue	95.3 (A)	x	x	x	x	x	x
Total expenses	123.7 (A)	x	x	x	x	x	x
Net loss	-28.4 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	93						
Gross operating revenue	137.9 (A)	59.8	214.1	37.3	82.2	155.0	280.5
Total expenses	112.0 (A)	32.5	189.5	15.8	49.4	132.5	253.6
Net profit	25.9 (A)	27.2	24.6	21.8	32.7	22.6	26.9
Non-Profitable:							
Gross operating revenue	173.9 (A)	50.7	350.4	x	x	x	x
Total expenses	197.4 (A)	55.0	401.5	x	x	x	x
Net loss	-23.5 (B)	-4.2	-51.1	x	x	x	x

M7720 Computer and Related Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	121.7 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	27.3 (B)	x	x	x	x	x	x	20.0
Purchases and materials	27.3 (B)	x	x	x	x	x	x	20.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	x (F)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	x (F)	x	x	x	x	x	x	60.0
Occupancy expenses	6.0 (B)	x	x	x	x	x	x	100.0
Depreciation	2.2 (B)	x	x	x	x	x	x	100.0
Repairs and maintenance	x (F)	x	x	x	x	x	x	100.0
Fuel and oil	0.1 (C)	x	x	x	x	x	x	20.0
Utilities	2.9 (B)	x	x	x	x	x	x	100.0
Rent	0.1 (C)	x	x	x	x	x	x	20.0
Financial expenses	x (F)	x	x	x	x	x	x	100.0
Interest and bank charges	x (F)	x	x	x	x	x	x	100.0
Professional fees	0.7 (B)	x	x	x	x	x	x	80.0
General expenses	1.1 (B)	x	x	x	x	x	x	100.0
Advertising	0.5 (A)	x	x	x	x	x	x	100.0
Delivery expenses	0.4 (A)	x	x	x	x	x	x	80.0
Insurance	0.2 (C)	x	x	x	x	x	x	100.0
Other expenses	9.0 (A)	x	x	x	x	x	x	100.0
Total expenses	48.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	73.2 (A)	x	x	x	x	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	22.4 (A)	x	x	x	x	x	x	20.0
Purchases and materials	22.4 (A)	x	x	x	x	x	x	20.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	x (F)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	x (F)	x	x	x	x	x	x	60.0
Occupancy expenses	4.9 (B)	x	x	x	x	x	x	100.0
Depreciation	1.8 (C)	x	x	x	x	x	x	100.0
Repairs and maintenance	x (F)	x	x	x	x	x	x	100.0
Fuel and oil	0.1 (C)	x	x	x	x	x	x	20.0
Utilities	2.4 (B)	x	x	x	x	x	x	100.0
Rent	0.1 (C)	x	x	x	x	x	x	20.0
Financial expenses	x (F)	x	x	x	x	x	x	100.0
Interest and bank charges	x (F)	x	x	x	x	x	x	100.0
Professional fees	0.6 (B)	x	x	x	x	x	x	80.0
General expenses	0.9 (B)	x	x	x	x	x	x	100.0
Advertising	0.4 (A)	x	x	x	x	x	x	100.0
Delivery expenses	0.3 (A)	x	x	x	x	x	x	80.0
Insurance	0.2 (C)	x	x	x	x	x	x	100.0
Other expenses	7.4 (A)	x	x	x	x	x	x	100.0
Total expenses	39.8 (A)	x	x	x	x	x	x	100.0
Net profit/loss	60.2 (A)	x	x	x	x	x	x	100.0

(continued)

M7720 Computer and Related Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	121.7 (A)	x	x	x	x	x	x
Total expenses	48.5 (A)	x	x	x	x	x	x
Net profit	73.2 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	100						
Gross operating revenue	65.7 (A)	x	x	x	x	x	x
Total expenses	32.1 (A)	x	x	x	x	x	x
Net profit	33.6 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

M7721 Computer Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	121.7 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	27.3 (B)	x	x	x	x	x	x	20.0
Purchases and materials	27.3 (B)	x	x	x	x	x	x	20.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	x (F)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	x (F)	x	x	x	x	x	x	60.0
Occupancy expenses	6.0 (B)	x	x	x	x	x	x	100.0
Depreciation	2.2 (B)	x	x	x	x	x	x	100.0
Repairs and maintenance	x (F)	x	x	x	x	x	x	100.0
Fuel and oil	0.1 (C)	x	x	x	x	x	x	20.0
Utilities	2.9 (B)	x	x	x	x	x	x	100.0
Rent	0.1 (C)	x	x	x	x	x	x	20.0
Financial expenses	x (F)	x	x	x	x	x	x	100.0
Interest and bank charges	x (F)	x	x	x	x	x	x	100.0
Professional fees	0.7 (B)	x	x	x	x	x	x	60.0
General expenses	1.1 (B)	x	x	x	x	x	x	100.0
Advertising	0.5 (A)	x	x	x	x	x	x	100.0
Delivery expenses	0.4 (A)	x	x	x	x	x	x	80.0
Insurance	0.2 (C)	x	x	x	x	x	x	100.0
Other expenses	9.0 (A)	x	x	x	x	x	x	100.0
Total expenses	48.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	73.2 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	22.4 (A)	x	x	x	x	x	x	20.0
Purchases and materials	22.4 (A)	x	x	x	x	x	x	20.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	x (F)	x	x	x	x	x	x	60.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	x (F)	x	x	x	x	x	x	60.0
Occupancy expenses	4.9 (B)	x	x	x	x	x	x	100.0
Depreciation	1.8 (C)	x	x	x	x	x	x	100.0
Repairs and maintenance	x (F)	x	x	x	x	x	x	100.0
Fuel and oil	0.1 (C)	x	x	x	x	x	x	20.0
Utilities	2.4 (B)	x	x	x	x	x	x	100.0
Rent	0.1 (C)	x	x	x	x	x	x	20.0
Financial expenses	x (F)	x	x	x	x	x	x	100.0
Interest and bank charges	x (F)	x	x	x	x	x	x	100.0
Professional fees	0.6 (B)	x	x	x	x	x	x	60.0
General expenses	0.9 (B)	x	x	x	x	x	x	100.0
Advertising	0.4 (A)	x	x	x	x	x	x	100.0
Delivery expenses	0.3 (A)	x	x	x	x	x	x	80.0
Insurance	0.2 (C)	x	x	x	x	x	x	100.0
Other expenses	7.4 (A)	x	x	x	x	x	x	100.0
Total expenses	39.8 (A)	x	x	x	x	x	x	100.0
Net profit/loss	60.2 (A)	x	x	x	x	x	x	100.0

(continued)

M7721 Computer Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	121.7 (A)	x	x	x	x	x	x
Total expenses	48.5 (A)	x	x	x	x	x	x
Net profit	73.2 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	100						
Gross operating revenue	65.7 (A)	x	x	x	x	x	x
Total expenses	32.1 (A)	x	x	x	x	x	x
Net profit	33.6 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

M7730 Accounting and Bookkeeping Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	65	25	x	65	x	
High value	5,000	65	5,000	x	65	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	86.3 (A)	42.6	130.0	x	x	x	x	100.0
Cost of goods sold	1.5 (A)	0.8	2.3	x	x	x	x	30.0
Purchases and materials	1.5 (A)	0.8	2.3	x	x	x	x	30.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	28.6 (A)	8.5	48.6	x	x	x	x	90.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	28.6 (A)	8.5	48.6	x	x	x	x	90.0
Occupancy expenses	11.0 (A)	5.9	16.1	x	x	x	x	100.0
Depreciation	1.6 (A)	0.8	2.4	x	x	x	x	60.0
Repairs and maintenance	0.2 (A)	0.1	0.4	x	x	x	x	50.0
Fuel and oil	- (A)	0.1	-	x	x	x	x	10.0
Utilities	3.3 (A)	1.8	4.9	x	x	x	x	90.0
Rent	5.9 (A)	3.4	8.4	x	x	x	x	70.0
Financial expenses	1.9 (A)	1.0	2.7	x	x	x	x	90.0
Interest and bank charges	0.7 (A)	0.3	1.1	x	x	x	x	80.0
Professional fees	1.1 (A)	0.7	1.5	x	x	x	x	50.0
General expenses	3.5 (A)	1.5	5.5	x	x	x	x	90.0
Advertising	0.6 (A)	0.5	0.7	x	x	x	x	80.0
Delivery expenses	2.4 (A)	0.9	3.8	x	x	x	x	80.0
Insurance	0.5 (A)	0.1	0.9	x	x	x	x	50.0
Other expenses	13.0 (A)	6.6	19.4	x	x	x	x	100.0
Total expenses	59.4 (A)	24.4	94.5	x	x	x	x	100.0
Net profit/loss	28.9 (A)	18.3	35.5	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.8 (A)	1.9	1.7	x	x	x	x	30.0
Purchases and materials	1.8 (A)	1.9	1.7	x	x	x	x	30.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	33.1 (A)	19.9	37.4	x	x	x	x	90.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	33.1 (A)	19.9	37.4	x	x	x	x	90.0
Occupancy expenses	12.7 (A)	13.9	12.3	x	x	x	x	100.0
Depreciation	1.8 (A)	1.9	1.8	x	x	x	x	60.0
Repairs and maintenance	0.3 (A)	0.2	0.3	x	x	x	x	50.0
Fuel and oil	- (A)	0.1	-	x	x	x	x	10.0
Utilities	3.8 (A)	3.8	3.8	x	x	x	x	90.0
Rent	6.8 (A)	7.9	6.5	x	x	x	x	70.0
Financial expenses	2.2 (A)	2.4	2.1	x	x	x	x	90.0
Interest and bank charges	0.9 (A)	0.8	0.9	x	x	x	x	80.0
Professional fees	1.3 (A)	1.6	1.2	x	x	x	x	50.0
General expenses	4.1 (A)	3.5	4.2	x	x	x	x	90.0
Advertising	0.7 (A)	1.1	0.6	x	x	x	x	80.0
Delivery expenses	2.7 (A)	2.1	2.9	x	x	x	x	80.0
Insurance	0.6 (A)	0.3	0.7	x	x	x	x	50.0
Other expenses	15.1 (A)	15.5	14.9	x	x	x	x	100.0
Total expenses	68.9 (A)	57.2	72.7	x	x	x	x	100.0
Net profit/loss	31.1 (A)	42.8	27.3	x	x	x	x	100.0

(continued)

M7730 Accounting and Bookkeeping Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES			(thousands of dollars)				
1995							
Profitable:							
Percent of businesses	93						
Gross operating revenue	85.7 (A)	42.6	135.8	x	x	x	x
Total expenses	56.6 (A)	24.4	94.2	x	x	x	x
Net profit	29.0 (A)	18.3	41.6	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	73						
Gross operating revenue	70.2 (A)	x	x	x	x	x	x
Total expenses	48.7 (A)	x	x	x	x	x	x
Net profit	21.4 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

M7739 Other Accounting and Bookkeeping Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	65	25	x	65	x	
High value	5,000	65	5,000	x	65	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	84.0 (A)	40.9	127.0	x	x	x	x	100.0
Cost of goods sold	1.8 (A)	0.9	2.4	x	x	x	x	33.3
Purchases and materials	1.8 (A)	0.9	2.4	x	x	x	x	33.3
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	25.0 (A)	8.0	42.0	x	x	x	x	88.9
Direct	- (A)	-	-	x	x	x	x	-
Indirect	25.0 (A)	8.0	42.0	x	x	x	x	88.9
Occupancy expenses	11.7 (A)	5.1	18.4	x	x	x	x	100.0
Depreciation	1.6 (A)	0.5	2.8	x	x	x	x	55.6
Repairs and maintenance	0.2 (A)	0.1	0.4	x	x	x	x	55.6
Fuel and oil	- (A)	0.1	-	x	x	x	x	11.1
Utilities	3.5 (A)	1.6	5.4	x	x	x	x	100.0
Rent	6.3 (A)	2.9	9.7	x	x	x	x	77.8
Financial expenses	1.6 (A)	1.0	2.2	x	x	x	x	88.9
Interest and bank charges	0.4 (A)	0.3	0.5	x	x	x	x	77.8
Professional fees	1.2 (A)	0.7	1.7	x	x	x	x	55.6
General expenses	3.3 (A)	1.4	5.2	x	x	x	x	88.9
Advertising	0.7 (A)	0.4	0.9	x	x	x	x	88.9
Delivery expenses	2.0 (A)	0.9	3.2	x	x	x	x	77.8
Insurance	0.6 (A)	0.1	1.1	x	x	x	x	55.6
Other expenses	13.5 (A)	6.3	20.7	x	x	x	x	100.0
Total expenses	56.8 (A)	22.7	90.9	x	x	x	x	100.0
Net profit/loss	27.2 (A)	18.2	36.1	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	2.0 (A)	2.1	1.9	x	x	x	x	33.3
Purchases and materials	2.0 (A)	2.1	1.9	x	x	x	x	33.3
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	29.8 (A)	19.6	33.1	x	x	x	x	88.9
Direct	- (A)	-	-	x	x	x	x	-
Indirect	29.8 (A)	19.6	33.1	x	x	x	x	88.9
Occupancy expenses	14.0 (A)	12.5	14.5	x	x	x	x	100.0
Depreciation	1.9 (A)	1.2	2.2	x	x	x	x	55.6
Repairs and maintenance	0.3 (A)	0.2	0.3	x	x	x	x	55.6
Fuel and oil	- (A)	0.1	-	x	x	x	x	11.1
Utilities	4.2 (A)	3.9	4.3	x	x	x	x	100.0
Rent	7.6 (A)	7.2	7.7	x	x	x	x	77.8
Financial expenses	1.9 (A)	2.5	1.7	x	x	x	x	88.9
Interest and bank charges	0.5 (A)	0.8	0.4	x	x	x	x	77.8
Professional fees	1.4 (A)	1.8	1.3	x	x	x	x	55.6
General expenses	3.9 (A)	3.3	4.1	x	x	x	x	88.9
Advertising	0.8 (A)	1.1	0.7	x	x	x	x	88.9
Delivery expenses	2.4 (A)	2.2	2.5	x	x	x	x	77.8
Insurance	0.7 (A)	0.1	0.9	x	x	x	x	55.6
Other expenses	16.1 (A)	15.4	16.3	x	x	x	x	100.0
Total expenses	67.6 (A)	55.5	71.6	x	x	x	x	100.0
Net profit/loss	32.4 (A)	44.5	28.4	x	x	x	x	100.0

(continued)

M7739 Other Accounting and Bookkeeping Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	92						
Gross operating revenue	83.1 (A)	40.9	132.8	x	x	x	x
Total expenses	53.5 (A)	22.7	89.9	x	x	x	x
Net profit	29.5 (A)	18.2	42.9	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

M7740 Advertising Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	76.9 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	5.4 (B)	x	x	x	x	x	x	40.0
Purchases and materials	5.4 (B)	x	x	x	x	x	x	40.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	19.6 (A)	x	x	x	x	x	x	40.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	19.6 (A)	x	x	x	x	x	x	40.0
Occupancy expenses	8.3 (A)	x	x	x	x	x	x	100.0
Depreciation	4.4 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.5 (A)	x	x	x	x	x	x	40.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	1.3 (A)	x	x	x	x	x	x	80.0
Rent	2.1 (A)	x	x	x	x	x	x	80.0
Financial expenses	3.1 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.0 (B)	x	x	x	x	x	x	100.0
Professional fees	2.1 (A)	x	x	x	x	x	x	80.0
General expenses	4.3 (A)	x	x	x	x	x	x	100.0
Advertising	0.5 (A)	x	x	x	x	x	x	40.0
Delivery expenses	3.1 (A)	x	x	x	x	x	x	80.0
Insurance	0.7 (A)	x	x	x	x	x	x	80.0
Other expenses	9.0 (A)	x	x	x	x	x	x	100.0
Total expenses	49.8 (A)	x	x	x	x	x	x	100.0
Net profit/loss	27.1 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	7.1 (B)	x	x	x	x	x	x	40.0
Purchases and materials	7.1 (B)	x	x	x	x	x	x	40.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	25.5 (A)	x	x	x	x	x	x	40.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	25.5 (A)	x	x	x	x	x	x	40.0
Occupancy expenses	10.8 (A)	x	x	x	x	x	x	100.0
Depreciation	5.8 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.6 (A)	x	x	x	x	x	x	40.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	1.7 (A)	x	x	x	x	x	x	80.0
Rent	2.7 (A)	x	x	x	x	x	x	80.0
Financial expenses	4.0 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.3 (B)	x	x	x	x	x	x	100.0
Professional fees	2.7 (A)	x	x	x	x	x	x	80.0
General expenses	5.6 (A)	x	x	x	x	x	x	100.0
Advertising	0.7 (A)	x	x	x	x	x	x	40.0
Delivery expenses	4.0 (A)	x	x	x	x	x	x	80.0
Insurance	0.9 (A)	x	x	x	x	x	x	80.0
Other expenses	11.8 (A)	x	x	x	x	x	x	100.0
Total expenses	64.8 (A)	x	x	x	x	x	x	100.0
Net profit/loss	35.2 (A)	x	x	x	x	x	x	100.0

(continued)

M7740 Advertising Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	76.9 (A)	x	x	x	x	x	x
Total expenses	49.8 (A)	x	x	x	x	x	x
Net profit	27.1 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

M7750 Architectural, Engineering and Other Scientific and Technical Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	94	25	x	94	x	
High value	5,000	94	5,000	x	94	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	251.7 (A)	49.8	453.7	x	x	x	x	100.0
Cost of goods sold	50.7 (A)	0.5	101.0	x	x	x	x	45.5
Purchases and materials	50.7 (A)	0.5	101.0	x	x	x	x	45.5
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	89.4 (A)	5.2	173.7	x	x	x	x	72.7
Direct	- (A)	-	-	x	x	x	x	-
Indirect	89.4 (A)	5.2	173.7	x	x	x	x	72.7
Occupancy expenses	19.9 (A)	3.8	36.0	x	x	x	x	100.0
Depreciation	7.9 (A)	2.4	13.4	x	x	x	x	90.9
Repairs and maintenance	1.7 (A)	0.2	3.2	x	x	x	x	63.6
Fuel and oil	- (A)	-	-	x	x	x	x	9.1
Utilities	3.1 (A)	1.1	5.1	x	x	x	x	81.8
Rent	7.3 (A)	0.2	14.4	x	x	x	x	63.6
Financial expenses	5.8 (A)	1.7	9.9	x	x	x	x	90.9
Interest and bank charges	1.7 (A)	0.1	3.2	x	x	x	x	72.7
Professional fees	4.1 (A)	1.6	6.7	x	x	x	x	90.9
General expenses	8.3 (A)	1.7	15.0	x	x	x	x	81.8
Advertising	1.7 (A)	0.1	3.3	x	x	x	x	54.5
Delivery expenses	2.6 (A)	1.2	4.1	x	x	x	x	54.5
Insurance	4.0 (A)	0.3	7.8	x	x	x	x	72.7
Other expenses	38.8 (A)	7.6	70.1	x	x	x	x	100.0
Total expenses	213.0 (A)	20.4	405.6	x	x	x	x	100.0
Net profit/loss	38.7 (A)	29.4	48.1	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	20.2 (A)	1.0	22.3	x	x	x	x	45.5
Purchases and materials	20.2 (A)	1.0	22.3	x	x	x	x	45.5
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	35.5 (A)	10.4	38.3	x	x	x	x	72.7
Direct	- (A)	-	-	x	x	x	x	-
Indirect	35.5 (A)	10.4	38.3	x	x	x	x	72.7
Occupancy expenses	7.9 (A)	7.6	7.9	x	x	x	x	100.0
Depreciation	3.1 (A)	4.8	3.0	x	x	x	x	90.9
Repairs and maintenance	0.7 (A)	0.4	0.7	x	x	x	x	63.6
Fuel and oil	- (A)	-	-	x	x	x	x	9.1
Utilities	1.2 (A)	2.1	1.1	x	x	x	x	81.8
Rent	2.9 (A)	0.3	3.2	x	x	x	x	63.6
Financial expenses	2.3 (A)	3.4	2.2	x	x	x	x	90.9
Interest and bank charges	0.7 (A)	0.2	0.7	x	x	x	x	72.7
Professional fees	1.6 (A)	3.2	1.5	x	x	x	x	90.9
General expenses	3.3 (A)	3.4	3.3	x	x	x	x	81.8
Advertising	0.7 (A)	0.2	0.7	x	x	x	x	54.5
Delivery expenses	1.0 (A)	2.4	0.9	x	x	x	x	54.5
Insurance	1.6 (A)	0.7	1.7	x	x	x	x	72.7
Other expenses	15.4 (A)	15.3	15.4	x	x	x	x	100.0
Total expenses	84.6 (A)	41.0	89.4	x	x	x	x	100.0
Net profit/loss	15.4 (A)	59.0	10.6	x	x	x	x	100.0

(continued)

M7750 Architectural, Engineering and Other Scientific and Technical Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	88						
Gross operating revenue	246.5 (A)	49.8	506.3	x	x	x	x
Total expenses	201.7 (A)	20.4	441.3	x	x	x	x
Net profit	44.7 (A)	29.4	65.0	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	74						
Gross operating revenue	199.5 (A)	64.5	383.9	45.4	88.0	x	x
Total expenses	168.1 (A)	34.0	351.2	21.2	49.6	x	x
Net profit	31.5 (A)	30.5	32.7	24.1	38.4	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	435.7 (A)	x	x	x	x	x	x
Total current assets	101.8 (A)	x	x	x	x	x	x
Accounts receivable	59.8 (A)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	41.7 (A)	x	x	x	x	x	x
Net fixed assets	104.0 (A)	x	x	x	x	x	x
Other assets and adjustments	230.2 (A)	x	x	x	x	x	x
Total liabilities	263.6 (A)	x	x	x	x	x	x
Total current liabilities	229.1 (A)	x	x	x	x	x	x
Current bank loans	3.2 (A)	x	x	x	x	x	x
Other current liabilities	225.9 (A)	x	x	x	x	x	x
Long-term bank loans	2.5 (A)	x	x	x	x	x	x
Other liabilities and adjustments	32.0 (A)	x	x	x	x	x	x
Total equity	172.1 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.4	x	x	x	x	x	x
Debt to equity ratio	1.5	x	x	x	x	x	x
Interest coverage ratio	12.9	x	x	x	x	x	x
Debt ratio	0.6	x	x	x	x	x	x
Revenue to equity ratio	3.2	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	133.1	x	x	x	x	x	x
Net profit to equity	28.6	x	x	x	x	x	x
Net fixed assets to equity	60.4	x	x	x	x	x	x
Gross margin	38.0	x	x	x	x	x	x
Return on total assets	12.2	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	39.8	x	x	x	x	x	x

M7759 Other Scientific and Technical Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	179.9 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	9.6 (A)	x	x	x	x	x	x	16.7
Purchases and materials	9.6 (A)	x	x	x	x	x	x	16.7
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	69.7 (A)	x	x	x	x	x	x	66.7
Direct	- (A)	x	x	x	x	x	x	-
Indirect	69.7 (A)	x	x	x	x	x	x	66.7
Occupancy expenses	18.8 (A)	x	x	x	x	x	x	100.0
Depreciation	7.2 (A)	x	x	x	x	x	x	83.3
Repairs and maintenance	2.2 (A)	x	x	x	x	x	x	66.7
Fuel and oil	- (A)	x	x	x	x	x	x	16.7
Utilities	1.3 (A)	x	x	x	x	x	x	83.3
Rent	8.1 (A)	x	x	x	x	x	x	50.0
Financial expenses	2.7 (A)	x	x	x	x	x	x	83.3
Interest and bank charges	0.8 (A)	x	x	x	x	x	x	50.0
Professional fees	1.8 (A)	x	x	x	x	x	x	83.3
General expenses	5.7 (A)	x	x	x	x	x	x	66.7
Advertising	0.9 (A)	x	x	x	x	x	x	33.3
Delivery expenses	2.1 (A)	x	x	x	x	x	x	33.3
Insurance	2.7 (A)	x	x	x	x	x	x	66.7
Other expenses	28.8 (A)	x	x	x	x	x	x	100.0
Total expenses	135.3 (A)	x	x	x	x	x	x	100.0
Net profit/loss	44.6 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	5.3 (A)	x	x	x	x	x	x	16.7
Purchases and materials	5.3 (A)	x	x	x	x	x	x	16.7
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	38.8 (A)	x	x	x	x	x	x	66.7
Direct	- (A)	x	x	x	x	x	x	-
Indirect	38.8 (A)	x	x	x	x	x	x	66.7
Occupancy expenses	10.5 (A)	x	x	x	x	x	x	100.0
Depreciation	4.0 (A)	x	x	x	x	x	x	83.3
Repairs and maintenance	1.2 (A)	x	x	x	x	x	x	66.7
Fuel and oil	- (A)	x	x	x	x	x	x	16.7
Utilities	0.7 (A)	x	x	x	x	x	x	83.3
Rent	4.5 (A)	x	x	x	x	x	x	50.0
Financial expenses	1.5 (A)	x	x	x	x	x	x	83.3
Interest and bank charges	0.5 (A)	x	x	x	x	x	x	50.0
Professional fees	1.0 (A)	x	x	x	x	x	x	83.3
General expenses	3.2 (A)	x	x	x	x	x	x	66.7
Advertising	0.5 (A)	x	x	x	x	x	x	33.3
Delivery expenses	1.1 (A)	x	x	x	x	x	x	33.3
Insurance	1.5 (A)	x	x	x	x	x	x	66.7
Other expenses	16.0 (A)	x	x	x	x	x	x	100.0
Total expenses	75.2 (A)	x	x	x	x	x	x	100.0
Net profit/loss	24.8 (A)	x	x	x	x	x	x	100.0

(continued)

M7759 Other Scientific and Technical Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	179.9 (A)	x	x	x	x	x	x
Total expenses	135.3 (A)	x	x	x	x	x	x
Net profit	44.6 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	100						
Gross operating revenue	176.5 (A)	67.9	285.2	x	x	x	x
Total expenses	137.8 (A)	28.4	247.2	x	x	x	x
Net profit	38.7 (A)	39.5	38.0	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

M7770 Management Consulting Services

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	50								
					(thousands of dollars)				
Revenue Range: Low value	25		25	44	25	32	44	87	
High value	5,000		44	5,000	32	44	87	5,000	
Selected Expense Items					(thousands of dollars)				
Gross operating revenue	79.2	(A)	32.5	125.9	29.3	35.7	59.7	192.2	100.0
Cost of goods sold	4.3	(C)	0.9	7.6	-	1.8	1.3	13.9	28.3
Purchases and materials	4.3	(C)	0.9	7.6	-	1.8	1.3	13.9	28.3
Closing inventory	-	(A)	-	-	-	-	-	-	-
Opening inventory	-	(A)	-	-	-	-	-	-	-
Wages, salaries and benefits	12.9	(B)	3.4	22.5	5.8	1.2	3.8	41.4	47.2
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	12.9	(B)	3.4	22.5	5.8	1.2	3.8	41.4	47.2
Occupancy expenses	8.1	(A)	4.3	11.8	4.4	4.3	6.0	17.7	98.1
Depreciation	3.2	(A)	2.2	4.3	3.0	1.3	2.1	6.5	86.8
Repairs and maintenance	0.6	(B)	0.3	0.9	0.1	0.4	0.4	1.4	41.5
Fuel and oil	0.2	(B)	0.2	0.2	0.1	0.3	0.4	0.1	18.9
Utilities	1.5	(A)	0.8	2.4	0.2	1.0	1.9	2.8	77.4
Rent	2.6	(A)	1.1	4.1	1.0	1.2	1.3	6.9	41.5
Financial expenses	2.5	(B)	0.7	4.3	0.5	1.0	1.8	6.9	94.3
Interest and bank charges	1.0	(A)	0.5	1.5	0.2	0.7	1.3	1.7	71.7
Professional fees	1.5	(B)	0.3	2.8	0.3	0.3	0.3	5.2	69.8
General expenses	3.1	(A)	0.8	5.4	1.1	0.5	4.8	6.0	84.9
Advertising	1.1	(B)	0.1	2.1	-	0.1	1.1	3.0	54.7
Delivery expenses	1.4	(B)	0.3	2.5	0.5	0.1	2.8	2.1	52.8
Insurance	0.6	(A)	0.4	0.8	0.5	0.3	0.8	0.8	60.4
Other expenses	13.2	(B)	3.3	23.0	4.0	2.5	8.1	37.9	98.1
Total expenses	44.0	(B)	13.5	74.6	15.6	11.3	25.4	123.8	100.0
Net profit/loss	35.2	(A)	19.0	51.3	13.7	24.4	34.3	68.4	100.0
Selected Expense Items					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	5.4	(C)	2.7	6.0	-	5.0	2.2	7.2	28.3
Purchases and materials	5.4	(C)	2.7	6.0	-	5.0	2.2	7.2	28.3
Closing inventory	-	(A)	-	-	-	-	-	-	-
Opening inventory	-	(A)	-	-	-	-	-	-	-
Wages, salaries and benefits	16.3	(B)	10.5	17.9	19.0	3.4	6.1	21.5	47.2
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	16.3	(B)	10.5	17.9	19.0	3.4	6.1	21.5	47.2
Occupancy expenses	10.2	(A)	13.3	9.4	14.9	12.0	10.0	9.2	98.1
Depreciation	4.1	(A)	6.7	3.4	10.4	3.8	3.5	3.4	86.8
Repairs and maintenance	0.7	(A)	0.8	0.7	0.3	1.2	0.7	0.7	41.5
Fuel and oil	0.3	(B)	0.7	0.2	0.3	1.0	0.6	-	18.9
Utilities	1.9	(A)	1.8	1.9	0.5	2.9	3.1	1.5	77.4
Rent	3.3	(A)	3.3	3.2	3.5	3.2	2.1	3.8	41.5
Financial expenses	3.2	(B)	2.3	3.4	1.8	2.8	2.7	3.6	94.3
Interest and bank charges	1.2	(A)	1.4	1.2	0.5	2.1	2.2	0.9	71.7
Professional fees	1.9	(B)	0.9	2.2	1.0	0.8	0.5	2.7	69.8
General expenses	3.9	(A)	2.5	4.3	3.8	1.4	8.0	3.1	84.9
Advertising	1.4	(A)	0.2	1.7	0.1	0.3	1.9	1.6	54.7
Delivery expenses	1.8	(A)	1.0	2.0	1.8	0.3	4.7	1.1	52.8
Insurance	0.8	(A)	1.3	0.6	1.9	0.9	1.4	0.4	60.4
Other expenses	16.6	(A)	10.1	18.3	13.8	7.1	13.6	19.7	98.1
Total expenses	55.6	(A)	41.4	59.2	53.2	31.8	42.6	64.4	100.0
Net profit/loss	44.4	(A)	58.6	40.8	46.8	68.2	57.4	35.6	100.0

(continued)

M7770 Management Consulting Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	93						
Gross operating revenue	72.6 (A)	32.5	119.6	29.3	35.7	59.9	195.4
Total expenses	33.2 (A)	13.5	56.5	15.8	11.3	22.8	99.4
Net profit	39.4 (A)	19.0	63.2	13.7	24.4	37.3	96.0
Non-Profitable:							
Gross operating revenue	162.1 (B)	x	x	x	x	x	x
Total expenses	179.5 (B)	x	x	x	x	x	x
Net loss	-17.4 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	99						
Gross operating revenue	139.9 (A)	83.3	197.6	43.6	123.0	x	x
Total expenses	114.9 (A)	53.0	177.8	22.2	83.7	x	x
Net profit	25.1 (A)	30.3	19.7	21.4	39.3	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	165	25	x	165	204
High value	5,000	165	5,000	x	165	204	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	188.0 (B)	137.0	199.0	x	x	146.5	251.4
Total current assets	43.1 (B)	42.7	43.5	x	x	27.5	59.4
Accounts receivable	24.5 (B)	18.8	30.3	x	x	17.9	42.7
Closing inventory	- (A)	-	-	x	x	-	-
Other current assets	18.5 (C)	23.9	13.2	x	x	9.7	16.7
Net fixed assets	36.6 (B)	33.2	44.0	x	x	33.5	54.4
Other assets and adjustments	86.3 (B)	61.0	111.6	x	x	85.5	137.7
Total liabilities	163.8 (B)	121.7	205.8	x	x	111.3	300.3
Total current liabilities	74.5 (B)	57.8	91.2	x	x	30.1	152.3
Current bank loans	3.7 (B)	0.7	6.8	x	x	2.9	10.8
Other current liabilities	70.8 (B)	57.2	84.3	x	x	27.2	141.4
Long-term bank loans	x (F)	x	x	x	x	x	x
Other liabilities and adjustments	86.6 (B)	63.9	109.3	x	x	72.6	145.9
Total equity	x (F)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.6	0.7	0.5	x	x	0.9	0.4
Debt to equity ratio	x	x	x	x	x	x	x
Interest coverage ratio	20.8	-3.0	48.8	x	x	9.5	73.1
Debt ratio	1.0	0.9	1.0	x	x	0.8	1.2
Revenue to equity ratio	x	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	x	x	x	x	x	x	x
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	57.1	38.6	62.1	x	x	49.3	67.0
Return on total assets	30.7	-5.8	55.8	x	x	11.3	81.8
				(days)			
Collection period-accounts receivable	42.8	76.1	33.6	x	x	38.0	32.7

M7771 Management Consulting Services

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	50								
					(thousands of dollars)				
Revenue Range: Low value	25		25	44	25	32	44	67	
High value	5,000		44	5,000	32	44	67	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	79.2	(A)	32.5	125.9	29.3	35.7	59.7	192.2	100.0
Cost of goods sold	4.3	(C)	0.9	7.6	-	1.8	1.3	13.9	28.3
Purchases and materials	4.3	(C)	0.9	7.8	-	1.8	1.3	13.9	28.3
Closing inventory	-	(A)	-	-	-	-	-	-	-
Opening inventory	-	(A)	-	-	-	-	-	-	-
Wages, salaries and benefits	12.9	(B)	3.4	22.5	5.6	1.2	3.8	41.4	47.2
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	12.9	(B)	3.4	22.5	5.6	1.2	3.8	41.4	47.2
Occupancy expenses	8.1	(A)	4.3	11.8	4.4	4.3	6.0	17.7	98.1
Depreciation	3.2	(A)	2.2	4.3	3.0	1.3	2.1	6.5	86.8
Repairs and maintenance	0.6	(B)	0.3	0.9	0.1	0.4	0.4	1.4	41.5
Fuel and oil	0.2	(B)	0.2	0.2	0.1	0.3	0.4	0.1	18.9
Utilities	1.5	(A)	0.6	2.4	0.2	1.0	1.9	2.6	77.4
Rent	2.6	(A)	1.1	4.1	1.0	1.2	1.3	6.9	41.5
Financial expenses	2.5	(B)	0.7	4.3	0.5	1.0	1.6	6.9	94.3
Interest and bank charges	1.0	(A)	0.5	1.5	0.2	0.7	1.3	1.7	71.7
Professional fees	1.5	(B)	0.3	2.8	0.3	0.3	0.3	5.2	69.8
General expenses	3.1	(A)	0.8	5.4	1.1	0.5	4.8	6.0	84.9
Advertising	1.1	(B)	0.1	2.1	-	0.1	1.1	3.0	54.7
Delivery expenses	1.4	(B)	0.3	2.5	0.5	0.1	2.8	2.1	52.8
Insurance	0.6	(A)	0.4	0.8	0.5	0.3	0.8	0.8	60.4
Other expenses	13.2	(B)	3.3	23.0	4.0	2.5	8.1	37.9	98.1
Total expenses	44.0	(B)	13.5	74.6	15.6	11.3	25.4	123.8	100.0
Net profit/loss	35.2	(A)	19.0	51.3	13.7	24.4	34.3	68.4	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	5.4	(C)	2.7	6.0	-	5.0	2.2	7.2	28.3
Purchases and materials	5.4	(C)	2.7	6.0	-	5.0	2.2	7.2	28.3
Closing inventory	-	(A)	-	-	-	-	-	-	-
Opening inventory	-	(A)	-	-	-	-	-	-	-
Wages, salaries and benefits	16.3	(B)	10.5	17.9	19.0	3.4	6.1	21.5	47.2
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	16.3	(B)	10.5	17.9	19.0	3.4	6.1	21.5	47.2
Occupancy expenses	10.2	(A)	13.3	9.4	14.9	12.0	10.0	9.2	98.1
Depreciation	4.1	(A)	6.7	3.4	10.4	3.8	3.5	3.4	86.8
Repairs and maintenance	0.7	(A)	0.8	0.7	0.3	1.2	0.7	0.7	41.5
Fuel and oil	0.3	(B)	0.7	0.2	0.3	1.0	0.6	-	18.9
Utilities	1.9	(A)	1.8	1.9	0.5	2.9	3.1	1.5	77.4
Rent	3.3	(A)	3.3	3.2	3.5	3.2	2.1	3.6	41.5
Financial expenses	3.2	(B)	2.3	3.4	1.6	2.8	2.7	3.6	94.3
Interest and bank charges	1.2	(A)	1.4	1.2	0.6	2.1	2.2	0.9	71.7
Professional fees	1.9	(B)	0.9	2.2	1.0	0.8	0.5	2.7	69.8
General expenses	3.9	(A)	2.5	4.3	3.8	1.4	8.0	3.1	84.9
Advertising	1.4	(A)	0.2	1.7	0.1	0.3	1.9	1.6	54.7
Delivery expenses	1.8	(A)	1.0	2.0	1.8	0.3	4.7	1.1	52.8
Insurance	0.8	(A)	1.3	0.6	1.9	0.9	1.4	0.4	60.4
Other expenses	16.6	(A)	10.1	18.3	13.8	7.1	13.6	19.7	98.1
Total expenses	55.6	(A)	41.4	59.2	53.2	31.8	42.6	64.4	100.0
Net profit/loss	44.4	(A)	58.6	40.8	46.8	68.2	57.4	35.6	100.0

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M7771 Management Consulting Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	93						
Gross operating revenue	72.6 (A)	32.5	119.6	29.3	35.7	59.9	195.4
Total expenses	33.2 (A)	13.5	56.5	15.6	11.3	22.6	99.4
Net profit	39.4 (A)	19.0	63.2	13.7	24.4	37.3	96.0
Non-Profitable:							
Gross operating revenue	162.1 (B)	x	x	x	x	x	x
Total expenses	179.5 (B)	x	x	x	x	x	x
Net loss	-17.4 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	99						
Gross operating revenue	139.9 (A)	83.3	197.6	43.6	123.0	x	x
Total expenses	114.9 (A)	53.0	177.8	22.2	83.7	x	x
Net profit	25.1 (A)	30.3	19.7	21.4	39.3	x	x
Non-Profitable:							
Gross operating revenue	x ( )	x	x	x	x	x	x
Total expenses	x ( )	x	x	x	x	x	x
Net loss	x ( )	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	165	25	x	165	204
High value	5,000	165	5,000	x	165	204	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	168.0 (B)	137.0	199.0	x	x	146.5	251.4
Total current assets	43.1 (B)	42.7	43.5	x	x	27.5	59.4
Accounts receivable	24.5 (B)	18.8	30.3	x	x	17.9	42.7
Closing inventory	- (A)	-	-	x	x	-	-
Other current assets	18.5 (C)	23.9	13.2	x	x	9.7	16.7
Net fixed assets	38.6 (B)	33.2	44.0	x	x	33.5	54.4
Other assets and adjustments	86.3 (B)	61.0	111.6	x	x	85.5	137.7
Total liabilities	163.8 (B)	121.7	205.8	x	x	111.3	300.3
Total current liabilities	74.5 (B)	57.8	91.2	x	x	30.1	152.3
Current bank loans	3.7 (B)	0.7	6.8	x	x	2.9	10.8
Other current liabilities	70.8 (B)	57.2	84.3	x	x	27.2	141.4
Long-term bank loans	x (F)	x	x	x	x	x	x
Other liabilities and adjustments	86.6 (B)	63.9	109.3	x	x	72.6	145.9
Total equity	x (F)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.6	0.7	0.5	x	x	0.9	0.4
Debt to equity ratio	x	x	x	x	x	x	x
Interest coverage ratio	20.8	-3.0	48.6	x	x	9.5	73.1
Debt ratio	1.0	0.9	1.0	x	x	0.8	1.2
Revenue to equity ratio	x	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	x	x	x	x	x	x	x
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	57.1	36.6	62.1	x	x	49.3	67.0
Return on total assets	30.7	-5.8	55.8	x	x	11.3	81.8
				(days)			
Collection period-accounts receivable	42.8	76.1	33.6	x	x	36.0	32.7

M7790 Other Business Services

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20								
					(thousands of dollars)				
Revenue Range: Low value	25		25	60	25	44	60	x	
High value	5,000		60	5,000	44	60	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	62.2	(A)	43.3	81.1	39.5	47.1	x	x	100.0
Cost of goods sold	1.0	(B)	1.6	0.5	2.8	0.3	x	x	25.0
Purchases and materials	1.0	(B)	1.6	0.5	2.8	0.3	x	x	25.0
Closing inventory	-	(A)	-	-	-	-	x	x	-
Opening inventory	-	(A)	-	-	-	-	x	x	-
Wages, salaries and benefits	15.6	(B)	18.8	12.3	0.6	37.1	x	x	60.0
Direct	-	(A)	-	-	-	-	x	x	-
Indirect	15.6	(B)	18.8	12.3	0.6	37.1	x	x	50.0
Occupancy expenses	11.3	(B)	3.2	19.5	3.7	2.6	x	x	100.0
Depreciation	1.7	(A)	1.2	2.2	1.5	0.8	x	x	90.0
Repairs and maintenance	3.7	(B)	0.4	7.0	0.5	0.2	x	x	55.0
Fuel and oil	-	(C)	-	-	0.1	-	x	x	5.0
Utilities	1.2	(A)	0.8	1.6	0.6	1.0	x	x	85.0
Rent	4.8	(B)	0.8	8.8	1.0	0.6	x	x	60.0
Financial expenses	5.1	(B)	1.5	8.6	0.9	2.2	x	x	90.0
Interest and bank charges	1.0	(B)	1.0	1.0	0.3	1.7	x	x	75.0
Professional fees	4.1	(B)	0.5	7.6	0.6	0.5	x	x	80.0
General expenses	6.2	(A)	4.0	8.5	4.6	3.4	x	x	90.0
Advertising	3.7	(B)	0.3	7.1	0.1	0.4	x	x	55.0
Delivery expenses	1.9	(B)	2.7	1.1	3.7	1.8	x	x	65.0
Insurance	0.6	(B)	0.9	0.3	0.7	1.2	x	x	70.0
Other expenses	13.1	(B)	13.7	12.4	8.5	18.9	x	x	100.0
Total expenses	52.3	(A)	42.8	61.8	21.0	64.5	x	x	100.0
Net profit/loss	9.9	(C)	0.6	19.3	18.5	-17.4	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.7	(B)	3.7	0.6	7.2	0.7	x	x	25.0
Purchases and materials	1.7	(B)	3.7	0.6	7.2	0.7	x	x	25.0
Closing inventory	-	(A)	-	-	-	-	x	x	-
Opening inventory	-	(A)	-	-	-	-	x	x	-
Wages, salaries and benefits	25.0	(B)	43.5	15.2	1.4	78.7	x	x	50.0
Direct	-	(A)	-	-	-	-	x	x	-
Indirect	25.0	(B)	43.5	15.2	1.4	78.7	x	x	50.0
Occupancy expenses	18.2	(B)	7.3	24.1	9.3	5.6	x	x	100.0
Depreciation	2.7	(A)	2.7	2.7	3.9	1.6	x	x	90.0
Repairs and maintenance	5.9	(B)	0.8	8.6	1.1	0.5	x	x	55.0
Fuel and oil	-	(C)	0.1	-	0.2	-	x	x	5.0
Utilities	1.9	(A)	1.9	2.0	1.5	2.2	x	x	85.0
Rent	7.7	(B)	1.8	10.8	2.5	1.2	x	x	60.0
Financial expenses	8.1	(B)	3.5	10.6	2.3	4.6	x	x	90.0
Interest and bank charges	1.6	(B)	2.3	1.2	0.7	3.6	x	x	75.0
Professional fees	6.5	(B)	1.3	9.4	1.6	1.0	x	x	80.0
General expenses	10.0	(A)	9.2	10.5	11.5	7.2	x	x	90.0
Advertising	6.0	(B)	0.7	8.8	0.4	0.9	x	x	55.0
Delivery expenses	3.1	(B)	6.3	1.4	9.4	3.8	x	x	65.0
Insurance	1.0	(B)	2.2	0.3	1.8	2.5	x	x	70.0
Other expenses	21.0	(B)	31.6	15.3	21.5	40.1	x	x	100.0
Total expenses	84.1	(A)	98.7	76.2	53.2	136.9	x	x	100.0
Net profit/loss	15.9	(C)	1.3	23.8	46.8	-36.9	x	x	100.0

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M7790 Other Business Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	81						
Gross operating revenue	64.8 (A)	41.2	80.8	39.5	46.7	x	x
Total expenses	44.2 (A)	20.5	60.2	21.0	19.0	x	x
Net profit	20.7 (A)	20.7	20.7	18.5	27.6	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	84						
Gross operating revenue	112.3 (A)	37.5	178.0	x	x	83.4	252.8
Total expenses	91.0 (A)	20.4	153.1	x	x	63.6	223.8
Net profit	21.3 (A)	17.1	24.9	x	x	19.8	29.0
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	58.6 (A)	x	x	x	x	x	x
Total current assets	9.8 (B)	x	x	x	x	x	x
Accounts receivable	2.2 (C)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	7.3 (A)	x	x	x	x	x	x
Net fixed assets	46.5 (A)	x	x	x	x	x	x
Other assets and adjustments	0.5 (C)	x	x	x	x	x	x
Total liabilities	18.4 (B)	x	x	x	x	x	x
Total current liabilities	14.2 (A)	x	x	x	x	x	x
Current bank loans	0.3 (C)	x	x	x	x	x	x
Other current liabilities	13.9 (A)	x	x	x	x	x	x
Long-term bank loans	- (A)	x	x	x	x	x	x
Other liabilities and adjustments	2.2 (C)	x	x	x	x	x	x
Total equity	40.2 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.7	x	x	x	x	x	x
Debt to equity ratio	0.4	x	x	x	x	x	x
Interest coverage ratio	17.3	x	x	x	x	x	x
Debt ratio	0.3	x	x	x	x	x	x
Revenue to equity ratio	2.0	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	35.3	x	x	x	x	x	x
Net profit to equity	41.8	x	x	x	x	x	x
Net fixed assets to equity	115.6	x	x	x	x	x	x
Gross margin	84.1	x	x	x	x	x	x
Return on total assets	31.3	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	10.0	x	x	x	x	x	x

M7791 Security and Investigation Services

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	x	25	x	x	x	
High value	5,000		x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	66.9	(A)	x	x	x	x	x	x	100.0
Cost of goods sold	0.1	(C)	x	x	x	x	x	x	16.7
Purchases and materials	0.1	(C)	x	x	x	x	x	x	16.7
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	-	(A)	x	x	x	x	x	x	-
Wages, salaries and benefits	52.9	(A)	x	x	x	x	x	x	50.0
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	52.9	(A)	x	x	x	x	x	x	50.0
Occupancy expenses	4.4	(B)	x	x	x	x	x	x	100.0
Depreciation	1.6	(B)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.3	(B)	x	x	x	x	x	x	50.0
Fuel and oil	0.1	(C)	x	x	x	x	x	x	16.7
Utilities	1.7	(B)	x	x	x	x	x	x	83.3
Rent	0.6	(B)	x	x	x	x	x	x	33.3
Financial expenses	3.0	(A)	x	x	x	x	x	x	83.3
Interest and bank charges	1.9	(A)	x	x	x	x	x	x	83.3
Professional fees	1.1	(B)	x	x	x	x	x	x	66.7
General expenses	3.8	(A)	x	x	x	x	x	x	100.0
Advertising	0.4	(A)	x	x	x	x	x	x	50.0
Delivery expenses	2.2	(B)	x	x	x	x	x	x	66.7
Insurance	1.2	(A)	x	x	x	x	x	x	83.3
Other expenses	19.8	(A)	x	x	x	x	x	x	100.0
Total expenses	83.9	(A)	x	x	x	x	x	x	100.0
Net profit/loss	-17.0	(C)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	0.1	(C)	x	x	x	x	x	x	16.7
Purchases and materials	0.1	(C)	x	x	x	x	x	x	16.7
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	-	(A)	x	x	x	x	x	x	-
Wages, salaries and benefits	79.1	(A)	x	x	x	x	x	x	50.0
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	79.1	(A)	x	x	x	x	x	x	50.0
Occupancy expenses	6.5	(B)	x	x	x	x	x	x	100.0
Depreciation	2.4	(B)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.5	(B)	x	x	x	x	x	x	50.0
Fuel and oil	0.1	(C)	x	x	x	x	x	x	16.7
Utilities	2.6	(A)	x	x	x	x	x	x	83.3
Rent	1.0	(B)	x	x	x	x	x	x	33.3
Financial expenses	4.5	(A)	x	x	x	x	x	x	83.3
Interest and bank charges	2.8	(B)	x	x	x	x	x	x	83.3
Professional fees	1.7	(B)	x	x	x	x	x	x	66.7
General expenses	5.6	(A)	x	x	x	x	x	x	100.0
Advertising	0.5	(B)	x	x	x	x	x	x	50.0
Delivery expenses	3.3	(A)	x	x	x	x	x	x	66.7
Insurance	1.8	(A)	x	x	x	x	x	x	83.3
Other expenses	29.5	(B)	x	x	x	x	x	x	100.0
Total expenses	125.4	(A)	x	x	x	x	x	x	100.0
Net profit/loss	-25.4	(C)	x	x	x	x	x	x	100.0

(continued)

M7791 Security and Investigation Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES							
				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	30						
Gross operating revenue	112.7 (A)	x	x	x	x	x	x
Total expenses	81.1 (A)	x	x	x	x	x	x
Net profit	31.7 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

M7799 Other Business Services n.e.c.

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	61	25	44	61	x	
High value	5,000	61	5,000	44	61	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	54.9 (A)	45.7	64.1	39.3	52.1	x	x	100.0
Cost of goods sold	1.3 (B)	2.1	0.5	3.3	1.0	x	x	25.0
Purchases and materials	1.3 (B)	2.1	0.5	3.3	1.0	x	x	25.0
Closing inventory	- (A)	-	-	-	-	x	x	-
Opening inventory	- (A)	-	-	-	-	x	x	-
Wages, salaries and benefits	1.3 (B)	0.5	2.0	0.8	0.3	x	x	41.7
Direct	- (A)	-	-	-	-	x	x	-
Indirect	1.3 (B)	0.5	2.0	0.8	0.3	x	x	41.7
Occupancy expenses	12.8 (B)	7.4	18.2	3.9	10.9	x	x	100.0
Depreciation	1.6 (A)	1.6	1.6	1.7	1.6	x	x	83.3
Repairs and maintenance	4.8 (B)	2.1	7.6	0.4	3.7	x	x	50.0
Fuel and oil	- (A)	-	-	-	-	x	x	-
Utilities	1.0 (A)	0.9	1.1	0.7	1.2	x	x	91.7
Rent	5.3 (B)	2.8	7.9	1.1	4.4	x	x	66.7
Financial expenses	5.8 (B)	2.8	8.9	0.7	4.5	x	x	91.7
Interest and bank charges	0.7 (B)	0.4	0.9	0.3	0.5	x	x	66.7
Professional fees	5.1 (B)	2.2	8.0	0.4	4.0	x	x	83.3
General expenses	6.8 (A)	5.6	8.0	4.9	6.3	x	x	83.3
Advertising	4.7 (B)	1.9	7.5	0.2	3.6	x	x	50.0
Delivery expenses	1.7 (B)	3.0	0.4	4.2	1.8	x	x	58.3
Insurance	0.4 (B)	0.7	0.1	0.5	0.8	x	x	58.3
Other expenses	8.0 (A)	7.8	8.1	8.7	7.0	x	x	100.0
Total expenses	35.9 (A)	26.2	45.7	22.3	30.0	x	x	100.0
Net profit/loss	19.0 (A)	19.6	18.5	17.0	22.2	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	2.4 (B)	4.7	0.8	8.4	1.9	x	x	25.0
Purchases and materials	2.4 (B)	4.7	0.8	8.4	1.9	x	x	25.0
Closing inventory	- (A)	-	-	-	-	x	x	-
Opening inventory	- (A)	-	-	-	-	x	x	-
Wages, salaries and benefits	2.3 (B)	1.2	3.1	1.9	0.6	x	x	41.7
Direct	- (A)	-	-	-	-	x	x	-
Indirect	2.3 (B)	1.2	3.1	1.9	0.6	x	x	41.7
Occupancy expenses	23.3 (A)	16.2	28.3	10.0	20.9	x	x	100.0
Depreciation	3.0 (A)	3.6	2.5	4.4	3.0	x	x	83.3
Repairs and maintenance	8.8 (B)	4.5	11.9	0.9	7.2	x	x	50.0
Fuel and oil	- (A)	-	-	-	-	x	x	-
Utilities	1.8 (A)	2.1	1.7	1.8	2.2	x	x	91.7
Rent	9.7 (B)	6.0	12.3	2.8	8.5	x	x	66.7
Financial expenses	10.5 (B)	5.8	13.9	1.9	8.7	x	x	91.7
Interest and bank charges	1.2 (A)	1.0	1.4	0.8	1.0	x	x	66.7
Professional fees	9.3 (B)	4.8	12.5	1.0	7.7	x	x	83.3
General expenses	12.4 (A)	12.2	12.5	12.5	12.0	x	x	83.3
Advertising	8.5 (B)	4.2	11.7	0.4	7.0	x	x	50.0
Delivery expenses	3.1 (B)	6.6	0.6	10.7	3.5	x	x	58.3
Insurance	0.7 (B)	1.4	0.2	1.4	1.5	x	x	58.3
Other expenses	14.5 (A)	17.1	12.6	22.1	13.4	x	x	100.0
Total expenses	65.4 (A)	57.2	71.2	56.8	57.5	x	x	100.0
Net profit/loss	34.6 (A)	42.8	28.8	43.2	42.5	x	x	100.0

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M7799 Other Business Services n.e.c. *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	99						
Gross operating revenue	54.7 (A)	x	x	x	x	x	x
Total expenses	35.1 (A)	x	x	x	x	x	x
Net profit	19.6 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	79						
Gross operating revenue	96.8 (A)	35.1	152.7	x	x	x	x
Total expenses	77.5 (A)	18.6	130.9	x	x	x	x
Net profit	19.3 (A)	16.5	21.8	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

P0000 Health And Social Service Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	30								
					(thousands of dollars)				
Revenue Range: Low value	25		25	63	25	48	63	x	
High value	5,000		63	5,000	48	63	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	101.6	(B)	46.1	157.1	33.0	59.2	x	x	100.0
Cost of goods sold	x	(F)	x	x	x	x	x	x	15.4
Purchases and materials	x	(F)	x	x	x	x	x	x	15.4
Closing inventory	-	(A)	-	-	-	-	x	x	-
Opening inventory	-	(A)	-	-	-	-	x	x	-
Wages, salaries and benefits	43.5	(B)	15.3	71.6	4.5	26.2	x	x	69.2
Direct	-	(A)	-	-	-	-	x	x	-
Indirect	43.5	(B)	15.3	71.6	4.5	26.2	x	x	69.2
Occupancy expenses	8.7	(C)	3.6	13.9	4.2	2.9	x	x	96.2
Depreciation	1.9	(B)	1.1	2.8	0.7	1.4	x	x	76.9
Repairs and maintenance	0.7	(B)	0.6	0.8	0.9	0.2	x	x	69.2
Fuel and oil	x	(F)	x	x	x	x	x	x	15.4
Utilities	2.1	(B)	1.0	3.3	0.9	1.1	x	x	76.9
Rent	3.6	(C)	0.6	6.5	1.1	0.2	x	x	46.2
Financial expenses	3.9	(B)	1.8	6.0	0.8	2.7	x	x	92.3
Interest and bank charges	0.4	(B)	0.3	0.4	0.6	-	x	x	50.0
Professional fees	3.5	(B)	1.5	5.6	0.2	2.7	x	x	73.1
General expenses	3.1	(A)	2.6	3.6	1.7	3.6	x	x	92.3
Advertising	0.3	(C)	0.1	0.6	0.1	-	x	x	42.3
Delivery expenses	1.6	(B)	1.8	1.5	0.9	2.6	x	x	80.8
Insurance	1.1	(A)	0.8	1.4	0.6	0.9	x	x	84.6
Other expenses	24.9	(C)	10.5	39.2	8.2	12.8	x	x	100.0
Total expenses	85.8	(B)	34.5	137.0	20.2	48.9	x	x	100.0
Net profit/loss	15.8	(B)	11.6	20.1	12.8	10.3	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	x	(F)	x	x	x	x	x	x	15.4
Purchases and materials	x	(F)	x	x	x	x	x	x	15.4
Closing inventory	-	(A)	-	-	-	-	x	x	-
Opening inventory	-	(A)	-	-	-	-	x	x	-
Wages, salaries and benefits	42.8	(B)	33.2	45.6	13.6	44.2	x	x	69.2
Direct	-	(A)	-	-	-	-	x	x	-
Indirect	42.8	(B)	33.2	45.6	13.6	44.2	x	x	69.2
Occupancy expenses	8.6	(B)	7.7	8.8	12.7	4.9	x	x	96.2
Depreciation	1.9	(B)	2.3	1.8	2.2	2.4	x	x	76.9
Repairs and maintenance	0.7	(B)	1.2	0.5	2.7	0.4	x	x	69.2
Fuel and oil	x	(F)	x	x	x	x	x	x	15.4
Utilities	2.1	(B)	2.1	2.1	2.6	1.8	x	x	76.9
Rent	3.5	(C)	1.4	4.2	3.3	0.4	x	x	46.2
Financial expenses	3.8	(B)	3.9	3.8	2.6	4.6	x	x	92.3
Interest and bank charges	0.4	(B)	0.7	0.3	2.0	-	x	x	50.0
Professional fees	3.5	(B)	3.2	3.6	0.6	4.6	x	x	73.1
General expenses	3.1	(B)	5.7	2.3	5.2	6.0	x	x	92.3
Advertising	0.3	(B)	0.1	0.4	0.4	-	x	x	42.3
Delivery expenses	1.6	(B)	3.9	1.0	2.8	4.4	x	x	80.8
Insurance	1.1	(B)	1.7	0.9	1.9	1.6	x	x	84.6
Other expenses	24.5	(C)	22.8	25.0	24.9	21.6	x	x	100.0
Total expenses	84.4	(A)	74.9	87.2	61.1	82.6	x	x	100.0
Net profit/loss	15.6	(B)	25.1	12.8	38.9	17.4	x	x	100.0

(continued)

P0000 Health And Social Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	95						
Gross operating revenue	99.8 (B)	46.3	151.6	33.0	60.2	x	x
Total expenses	81.9 (B)	33.5	128.7	18.7	48.9	x	x
Net profit	17.9 (A)	12.8	22.9	14.4	11.2	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	93						
Gross operating revenue	469.6 (B)	43.5	836.1	31.5	52.2	221.5	1,450.7
Total expenses	428.6 (B)	27.1	774.1	24.3	29.0	195.5	1,362.7
Net profit	40.9 (B)	16.5	62.0	7.1	23.2	26.0	98.0
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	58.7 (B)	x	x	x	x	x	x
Total current assets	34.4 (A)	x	x	x	x	x	x
Accounts receivable	4.6 (C)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	29.7 (A)	x	x	x	x	x	x
Net fixed assets	21.2 (C)	x	x	x	x	x	x
Other assets and adjustments	x (F)	x	x	x	x	x	x
Total liabilities	36.4 (B)	x	x	x	x	x	x
Total current liabilities	32.0 (A)	x	x	x	x	x	x
Current bank loans	- (A)	x	x	x	x	x	x
Other current liabilities	32.0 (A)	x	x	x	x	x	x
Long-term bank loans	- (A)	x	x	x	x	x	x
Other liabilities and adjustments	4.4 (C)	x	x	x	x	x	x
Total equity	22.4 (C)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.1	x	x	x	x	x	x
Debt to equity ratio	1.6	x	x	x	x	x	x
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	0.6	x	x	x	x	x	x
Revenue to equity ratio	5.1	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	143.0	x	x	x	x	x	x
Net profit to equity	56.3	x	x	x	x	x	x
Net fixed assets to equity	94.9	x	x	x	x	x	x
Gross margin	x	x	x	x	x	x	x
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	14.7	x	x	x	x	x	x

P8600 Health and Social Service Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	30								
				(thousands of dollars)					
Revenue Range: Low value	25		25	63	25	48	63	x	
High value	5,000		63	5,000	48	63	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)					
Gross operating revenue	101.6	(B)	46.1	157.1	33.0	59.2	x	x	100.0
Cost of goods sold	x	(F)	x	x	x	x	x	x	15.4
Purchases and materials	x	(F)	x	x	x	x	x	x	15.4
Closing inventory	-	(A)	-	-	-	-	x	x	-
Opening inventory	-	(A)	-	-	-	-	x	x	-
Wages, salaries and benefits	43.5	(B)	15.3	71.8	4.5	26.2	x	x	69.2
Direct	-	(A)	-	-	-	-	x	x	-
Indirect	43.5	(B)	15.3	71.8	4.5	26.2	x	x	69.2
Occupancy expenses	8.7	(C)	3.6	13.9	4.2	2.9	x	x	96.2
Depreciation	1.9	(B)	1.1	2.8	0.7	1.4	x	x	76.9
Repairs and maintenance	0.7	(B)	0.6	0.8	0.9	0.2	x	x	69.2
Fuel and oil	x	(F)	x	x	x	x	x	x	15.4
Utilities	2.1	(B)	1.0	3.3	0.9	1.1	x	x	76.9
Rent	3.6	(C)	0.6	6.5	1.1	0.2	x	x	46.2
Financial expenses	3.9	(B)	1.8	6.0	0.8	2.7	x	x	92.3
Interest and bank charges	0.4	(B)	0.3	0.4	0.6	-	x	x	50.0
Professional fees	3.5	(B)	1.5	5.6	0.2	2.7	x	x	73.1
General expenses	3.1	(A)	2.6	3.6	1.7	3.6	x	x	92.3
Advertising	0.3	(C)	0.1	0.6	0.1	-	x	x	42.3
Delivery expenses	1.6	(B)	1.8	1.5	0.9	2.6	x	x	80.8
Insurance	1.1	(A)	0.8	1.4	0.6	0.9	x	x	84.6
Other expenses	24.9	(C)	10.5	39.2	8.2	12.8	x	x	100.0
Total expenses	85.8	(B)	34.5	137.0	20.2	48.9	x	x	100.0
Net profit/loss	15.8	(B)	11.6	20.1	12.8	10.3	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)					
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	x	(F)	x	x	x	x	x	x	15.4
Purchases and materials	x	(F)	x	x	x	x	x	x	15.4
Closing inventory	-	(A)	-	-	-	-	x	x	-
Opening inventory	-	(A)	-	-	-	-	x	x	-
Wages, salaries and benefits	42.8	(B)	33.2	45.6	13.6	44.2	x	x	69.2
Direct	-	(A)	-	-	-	-	x	x	-
Indirect	42.8	(B)	33.2	45.6	13.6	44.2	x	x	69.2
Occupancy expenses	8.6	(B)	7.7	8.8	12.7	4.9	x	x	96.2
Depreciation	1.9	(B)	2.3	1.8	2.2	2.4	x	x	76.9
Repairs and maintenance	0.7	(B)	1.2	0.5	2.7	0.4	x	x	69.2
Fuel and oil	x	(F)	x	x	x	x	x	x	15.4
Utilities	2.1	(B)	2.1	2.1	2.6	1.8	x	x	76.9
Rent	3.5	(C)	1.4	4.2	3.3	0.4	x	x	46.2
Financial expenses	3.8	(B)	3.9	3.8	2.6	4.8	x	x	92.3
Interest and bank charges	0.4	(B)	0.7	0.3	2.0	-	x	x	50.0
Professional fees	3.5	(B)	3.2	3.6	0.6	4.6	x	x	73.1
General expenses	3.1	(B)	5.7	2.3	5.2	6.0	x	x	92.3
Advertising	0.3	(B)	0.1	0.4	0.4	-	x	x	42.3
Delivery expenses	1.6	(B)	3.9	1.0	2.8	4.4	x	x	80.8
Insurance	1.1	(B)	1.7	0.9	1.9	1.6	x	x	84.6
Other expenses	24.5	(C)	22.8	25.0	24.9	21.8	x	x	100.0
Total expenses	84.4	(A)	74.9	87.2	61.1	82.6	x	x	100.0
Net profit/loss	15.6	(B)	25.1	12.8	38.9	17.4	x	x	100.0

(continued)

P8600 Health and Social Service Industries *(concluded)*

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES					(thousands of dollars)			
1995								
Profitable:								
Percent of businesses	95							
Gross operating revenue	99.8	(B)	46.3	151.6	33.0	60.2	x	x
Total expenses	81.9	(B)	33.5	128.7	18.7	48.9	x	x
Net profit	17.9	(A)	12.8	22.9	14.4	11.2	x	x
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
1993								
Profitable:								
Percent of businesses	93							
Gross operating revenue	469.6	(B)	43.5	836.1	31.5	52.2	221.5	1,450.7
Total expenses	428.6	(B)	27.1	774.1	24.3	29.0	195.5	1,352.7
Net profit	40.9	(B)	16.5	62.0	7.1	23.2	26.0	98.0
Non-Profitable:								
Gross operating revenue	x	()	x	x	x	x	x	x
Total expenses	x	()	x	x	x	x	x	x
Net loss	x	()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY							
BUSINESSES IN SAMPLE (no.)	10							
					(thousands of dollars)			
Revenue Range: Low value	25		25	x	25	x	x	x
High value	5,000		x	5,000	x	x	x	5,000
BALANCE SHEET					(thousands of dollars)			
Total assets	58.7	(B)	x	x	x	x	x	x
Total current assets	34.4	(A)	x	x	x	x	x	x
Accounts receivable	4.8	(C)	x	x	x	x	x	x
Closing inventory	-	(A)	x	x	x	x	x	x
Other current assets	29.7	(A)	x	x	x	x	x	x
Net fixed assets	21.2	(C)	x	x	x	x	x	x
Other assets and adjustments	x	(F)	x	x	x	x	x	x
Total liabilities	36.4	(B)	x	x	x	x	x	x
Total current liabilities	32.0	(A)	x	x	x	x	x	x
Current bank loans	-	(A)	x	x	x	x	x	x
Other current liabilities	32.0	(A)	x	x	x	x	x	x
Long-term bank loans	-	(A)	x	x	x	x	x	x
Other liabilities and adjustments	4.4	(C)	x	x	x	x	x	x
Total equity	22.4	(C)	x	x	x	x	x	x
FINANCIAL RATIOS					(times)			
Current ratio	1.1		x	x	x	x	x	x
Debt to equity ratio	1.6		x	x	x	x	x	x
Interest coverage ratio	x		x	x	x	x	x	x
Debt ratio	0.6		x	x	x	x	x	x
Revenue to equity ratio	5.1		x	x	x	x	x	x
Revenue to closing inventories ratio	x		x	x	x	x	x	x
					(percent)			
Current debt to equity	143.0		x	x	x	x	x	x
Net profit to equity	56.3		x	x	x	x	x	x
Net fixed assets to equity	94.9		x	x	x	x	x	x
Gross margin	x		x	x	x	x	x	x
Return on total assets	x		x	x	x	x	x	x
					(days)			
Collection period-accounts receivable	14.7		x	x	x	x	x	x

P8620 Other Institutional Health and Social Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	63	25	x	63	x	
High value	5,000	63	5,000	x	63	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	74.7 (B)	60.5	88.9	x	x	x	x	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	41.5 (B)	29.5	53.5	x	x	x	x	57.1
Direct	- (A)	-	-	x	x	x	x	-
Indirect	41.5 (B)	29.5	53.5	x	x	x	x	57.1
Occupancy expenses	2.6 (B)	2.7	2.4	x	x	x	x	85.7
Depreciation	1.5 (A)	1.5	1.5	x	x	x	x	85.7
Repairs and maintenance	0.1 (C)	0.1	-	x	x	x	x	14.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	0.8 (C)	0.9	0.8	x	x	x	x	71.4
Rent	0.2 (C)	0.2	0.1	x	x	x	x	71.4
Financial expenses	3.4 (A)	3.1	3.6	x	x	x	x	100.0
Interest and bank charges	0.1 (C)	-	0.1	x	x	x	x	14.3
Professional fees	3.3 (A)	3.1	3.5	x	x	x	x	100.0
General expenses	3.0 (B)	3.8	2.3	x	x	x	x	100.0
Advertising	- (A)	-	-	x	x	x	x	-
Delivery expenses	1.8 (B)	2.7	1.0	x	x	x	x	85.7
Insurance	1.2 (A)	1.1	1.3	x	x	x	x	100.0
Other expenses	11.7 (B)	10.1	13.3	x	x	x	x	100.0
Total expenses	62.1 (B)	49.1	75.2	x	x	x	x	100.0
Net profit/loss	12.6 (A)	11.4	13.7	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	55.5 (A)	48.7	60.2	x	x	x	x	57.1
Direct	- (A)	-	-	x	x	x	x	-
Indirect	55.5 (A)	48.7	60.2	x	x	x	x	57.1
Occupancy expenses	3.4 (B)	4.5	2.7	x	x	x	x	85.7
Depreciation	2.0 (B)	2.4	1.7	x	x	x	x	85.7
Repairs and maintenance	0.1 (C)	0.2	-	x	x	x	x	14.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	1.1 (C)	1.5	0.9	x	x	x	x	71.4
Rent	0.2 (C)	0.3	0.1	x	x	x	x	71.4
Financial expenses	4.5 (B)	5.1	4.1	x	x	x	x	100.0
Interest and bank charges	0.1 (C)	-	0.1	x	x	x	x	14.3
Professional fees	4.4 (B)	5.1	3.9	x	x	x	x	100.0
General expenses	4.0 (B)	6.2	2.6	x	x	x	x	100.0
Advertising	- (A)	-	-	x	x	x	x	-
Delivery expenses	2.5 (B)	4.5	1.1	x	x	x	x	85.7
Insurance	1.6 (B)	1.7	1.4	x	x	x	x	100.0
Other expenses	15.7 (A)	16.8	15.0	x	x	x	x	100.0
Total expenses	83.2 (A)	81.1	84.6	x	x	x	x	100.0
Net profit/loss	16.8 (B)	18.9	15.4	x	x	x	x	100.0

(continued)

P8620 Other Institutional Health and Social Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	74.7 (B)	60.5	88.9	x	x	x	x
Total expenses	62.1 (B)	49.1	75.2	x	x	x	x
Net profit	12.6 (A)	11.4	13.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	100						
Gross operating revenue	285.3 (A)	x	x	x	x	x	x
Total expenses	269.2 (A)	x	x	x	x	x	x
Net profit	16.1 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

P8629 Other Institutional Health and Social Services n.e.c.

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	63	25	x	63	x	
High value	5,000	63	5,000	x	63	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	74.7 (B)	60.5	88.9	x	x	x	x	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	41.5 (B)	29.5	53.5	x	x	x	x	57.1
Direct	- (A)	-	-	x	x	x	x	-
Indirect	41.5 (B)	29.5	53.5	x	x	x	x	57.1
Occupancy expenses	2.6 (B)	2.7	2.4	x	x	x	x	85.7
Depreciation	1.5 (A)	1.5	1.5	x	x	x	x	85.7
Repairs and maintenance	0.1 (C)	0.1	-	x	x	x	x	14.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	0.8 (C)	0.9	0.8	x	x	x	x	71.4
Rent	0.2 (C)	0.2	0.1	x	x	x	x	71.4
Financial expenses	3.4 (A)	3.1	3.6	x	x	x	x	100.0
Interest and bank charges	0.1 (C)	-	0.1	x	x	x	x	14.3
Professional fees	3.3 (A)	3.1	3.5	x	x	x	x	100.0
General expenses	3.0 (B)	3.8	2.3	x	x	x	x	100.0
Advertising	- (A)	-	-	x	x	x	x	-
Delivery expenses	1.8 (B)	2.7	1.0	x	x	x	x	85.7
Insurance	1.2 (A)	1.1	1.3	x	x	x	x	100.0
Other expenses	11.7 (B)	10.1	13.3	x	x	x	x	100.0
Total expenses	62.1 (B)	49.1	75.2	x	x	x	x	100.0
Net profit/loss	12.6 (A)	11.4	13.7	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	55.5 (A)	48.7	60.2	x	x	x	x	57.1
Direct	- (A)	-	-	x	x	x	x	-
Indirect	55.5 (A)	48.7	60.2	x	x	x	x	57.1
Occupancy expenses	3.4 (B)	4.5	2.7	x	x	x	x	85.7
Depreciation	2.0 (B)	2.4	1.7	x	x	x	x	85.7
Repairs and maintenance	0.1 (C)	0.2	-	x	x	x	x	14.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	1.1 (C)	1.5	0.9	x	x	x	x	71.4
Rent	0.2 (C)	0.3	0.1	x	x	x	x	71.4
Financial expenses	4.5 (B)	5.1	4.1	x	x	x	x	100.0
Interest and bank charges	0.1 (C)	-	0.1	x	x	x	x	14.3
Professional fees	4.4 (B)	5.1	3.9	x	x	x	x	100.0
General expenses	4.0 (B)	6.2	2.6	x	x	x	x	100.0
Advertising	- (A)	-	-	x	x	x	x	-
Delivery expenses	2.5 (B)	4.5	1.1	x	x	x	x	85.7
Insurance	1.6 (B)	1.7	1.4	x	x	x	x	100.0
Other expenses	15.7 (A)	16.6	15.0	x	x	x	x	100.0
Total expenses	83.2 (A)	81.1	84.6	x	x	x	x	100.0
Net profit/loss	16.8 (B)	18.9	15.4	x	x	x	x	100.0

(continued)

P8629 Other Institutional Health and Social Services n.e.c. *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	74.7 (B)	60.5	88.9	x	x	x	x
Total expenses	62.1 (B)	49.1	75.2	x	x	x	x
Net profit	12.6 (A)	11.4	13.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	100						
Gross operating revenue	285.3 (A)	x	x	x	x	x	x
Total expenses	269.2 (A)	x	x	x	x	x	x
Net profit	16.1 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

P8640 Non-Institutional Social Services

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20								
					(thousands of dollars)				
Revenue Range: Low value	25		25	35	25	28	35	41	
High value	5,000		35	5,000	28	35	41	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	86.6	(B)	29.4	143.8	27.3	31.5	38.8	248.9	100.0
Cost of goods sold	1.1	(B)	-	2.2	-	-	1.9	2.5	13.3
Purchases and materials	1.1	(B)	-	2.2	-	-	1.9	2.5	13.3
Closing inventory	-	(A)	-	-	-	-	-	-	-
Opening inventory	-	(A)	-	-	-	-	-	-	-
Wages, salaries and benefits	33.2	(C)	5.4	61.0	4.5	6.2	3.2	118.8	66.7
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	33.2	(C)	5.4	61.0	4.5	6.2	3.2	118.8	66.7
Occupancy expenses	8.0	(B)	5.1	10.9	4.4	5.9	2.3	19.5	100.0
Depreciation	1.7	(B)	0.8	2.6	0.5	1.0	0.6	4.7	73.3
Repairs and maintenance	1.3	(B)	0.8	1.8	0.5	1.0	1.1	2.4	93.3
Fuel and oil	0.5	(A)	0.9	0.1	-	1.8	0.1	-	20.0
Utilities	3.5	(B)	1.1	5.9	0.9	1.2	0.4	11.5	80.0
Rent	1.1	(B)	1.7	0.5	2.4	0.9	-	0.9	26.7
Financial expenses	x	(F)	x	x	x	x	x	x	86.7
Interest and bank charges	0.8	(A)	0.4	1.2	0.2	0.7	1.1	1.4	60.0
Professional fees	x	(F)	x	x	x	x	x	x	60.0
General expenses	2.1	(A)	1.4	2.8	1.6	1.2	1.2	4.5	86.7
Advertising	0.3	(C)	0.2	0.4	0.1	0.2	0.1	0.8	46.7
Delivery expenses	0.8	(A)	0.7	0.9	0.9	0.4	0.3	1.4	73.3
Insurance	1.0	(A)	0.5	1.5	0.6	0.5	0.8	2.3	80.0
Other expenses	20.0	(B)	7.9	32.0	4.9	10.9	8.0	56.0	100.0
Total expenses	68.6	(C)	20.5	116.6	15.6	25.4	17.7	215.6	100.0
Net profit/loss	18.1	(B)	8.9	27.2	11.8	6.1	21.2	33.3	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.3	(C)	-	1.5	-	-	4.9	1.0	13.3
Purchases and materials	1.3	(C)	-	1.5	-	-	4.9	1.0	13.3
Closing inventory	-	(A)	-	-	-	-	-	-	-
Opening inventory	-	(A)	-	-	-	-	-	-	-
Wages, salaries and benefits	38.3	(B)	18.2	42.4	16.6	19.6	8.3	47.7	66.7
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	38.3	(B)	18.2	42.4	16.6	19.6	8.3	47.7	66.7
Occupancy expenses	9.2	(A)	17.4	7.6	16.0	18.6	5.8	7.8	100.0
Depreciation	2.0	(B)	2.6	1.8	1.9	3.2	1.5	1.9	73.3
Repairs and maintenance	1.4	(B)	2.6	1.2	2.0	3.1	3.0	0.9	93.3
Fuel and oil	0.6	(B)	3.0	-	-	5.6	0.4	-	20.0
Utilities	4.0	(A)	3.6	4.1	3.2	3.9	1.1	4.6	80.0
Rent	1.2	(B)	5.6	0.3	8.8	2.9	-	0.4	26.7
Financial expenses	4.9	(C)	2.5	5.4	0.8	3.9	2.8	5.8	86.7
Interest and bank charges	1.0	(B)	1.5	0.9	0.7	2.2	2.7	0.6	60.0
Professional fees	x	(F)	x	x	x	x	x	x	60.0
General expenses	2.4	(A)	4.7	2.0	5.8	3.7	3.0	1.8	86.7
Advertising	0.4	(B)	0.6	0.3	0.4	0.8	0.2	0.3	46.7
Delivery expenses	0.9	(B)	2.3	0.6	3.3	1.4	0.7	0.6	73.3
Insurance	1.2	(B)	1.8	1.1	2.1	1.5	2.1	0.9	80.0
Other expenses	23.0	(A)	26.9	22.3	17.8	34.8	20.6	22.5	100.0
Total expenses	79.1	(B)	69.6	81.1	56.9	80.6	45.5	86.6	100.0
Net profit/loss	20.9	(C)	30.4	18.9	43.1	19.4	54.5	13.4	100.0

(continued)

P8640 Non-Institutional Social Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	85						
Gross operating revenue	77.9 (A)	29.2	136.5	27.3	31.3	x	x
Total expenses	52.1 (A)	18.1	93.0	15.6	21.1	x	x
Net profit	25.8 (A)	11.1	43.5	11.8	10.3	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	88						
Gross operating revenue	81.1 (A)	34.3	116.2	x	x	51.6	180.8
Total expenses	63.6 (A)	23.4	93.7	x	x	36.6	150.8
Net profit	17.5 (A)	10.9	22.5	x	x	15.0	30.0
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

P8641 Child Day-Care and Nursery School Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	35	25	28	35	x	
High value	5,000	35	5,000	28	35	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	41.4 (A)	28.7	54.2	27.1	30.2	x	x	100.0
Cost of goods sold	1.3 (B)	-	2.7	-	-	x	x	16.7
Purchases and materials	1.3 (B)	-	2.7	-	-	x	x	16.7
Closing inventory	- (A)	-	-	-	-	x	x	-
Opening inventory	- (A)	-	-	-	-	x	x	-
Wages, salaries and benefits	8.2 (B)	5.3	11.2	3.1	7.4	x	x	58.3
Direct	- (A)	-	-	-	-	x	x	-
Indirect	8.2 (B)	5.3	11.2	3.1	7.4	x	x	58.3
Occupancy expenses	4.5 (A)	5.0	4.0	4.9	5.1	x	x	100.0
Depreciation	1.1 (A)	0.5	1.7	0.6	0.5	x	x	75.0
Repairs and maintenance	1.1 (B)	0.9	1.4	0.5	1.2	x	x	91.7
Fuel and oil	0.6 (A)	1.1	0.1	-	2.2	x	x	25.0
Utilities	0.9 (A)	1.0	0.9	0.8	1.2	x	x	75.0
Rent	0.7 (B)	1.5	-	3.0	-	x	x	16.7
Financial expenses	1.0 (B)	0.6	1.4	0.2	1.0	x	x	83.3
Interest and bank charges	0.9 (B)	0.5	1.3	0.2	0.8	x	x	50.0
Professional fees	0.1 (B)	0.1	0.1	-	0.2	x	x	50.0
General expenses	1.6 (A)	1.4	1.7	1.3	1.5	x	x	83.3
Advertising	0.2 (B)	0.1	0.3	0.1	0.1	x	x	41.7
Delivery expenses	0.6 (A)	0.8	0.4	0.7	0.8	x	x	66.7
Insurance	0.8 (A)	0.5	1.1	0.5	0.5	x	x	75.0
Other expenses	11.5 (A)	8.9	14.2	4.8	12.9	x	x	100.0
Total expenses	28.2 (A)	21.1	35.2	14.3	27.9	x	x	100.0
Net profit/loss	13.2 (B)	7.5	19.0	12.8	2.2	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	3.2 (B)	-	4.9	-	-	x	x	16.7
Purchases and materials	3.2 (B)	-	4.9	-	-	x	x	16.7
Closing inventory	- (A)	-	-	-	-	x	x	-
Opening inventory	- (A)	-	-	-	-	x	x	-
Wages, salaries and benefits	19.9 (B)	18.4	20.7	11.4	24.6	x	x	58.3
Direct	- (A)	-	-	-	-	x	x	-
Indirect	19.9 (B)	18.4	20.7	11.4	24.6	x	x	58.3
Occupancy expenses	10.9 (A)	17.3	7.4	18.0	16.8	x	x	100.0
Depreciation	2.7 (A)	1.9	3.2	2.2	1.6	x	x	75.0
Repairs and maintenance	2.7 (B)	3.1	2.5	1.9	4.1	x	x	91.7
Fuel and oil	1.4 (A)	3.8	0.2	-	7.2	x	x	25.0
Utilities	2.3 (A)	3.5	1.6	3.0	3.9	x	x	75.0
Rent	1.8 (B)	5.2	-	10.9	-	x	x	16.7
Financial expenses	2.4 (A)	2.2	2.5	0.8	3.4	x	x	83.3
Interest and bank charges	2.2 (B)	1.8	2.4	0.8	2.8	x	x	50.0
Professional fees	0.2 (B)	0.3	0.1	-	0.6	x	x	50.0
General expenses	3.8 (A)	4.9	3.2	4.8	5.0	x	x	83.3
Advertising	0.5 (B)	0.4	0.5	0.4	0.4	x	x	41.7
Delivery expenses	1.4 (A)	2.7	0.7	2.7	2.8	x	x	66.7
Insurance	1.9 (A)	1.8	2.0	1.7	1.8	x	x	75.0
Other expenses	27.9 (A)	31.0	26.2	17.9	42.8	x	x	100.0
Total expenses	68.0 (A)	73.8	65.0	52.8	92.5	x	x	100.0
Net profit/loss	32.0 (B)	26.2	35.0	47.2	7.5	x	x	100.0

(continued)

P8641 Child Day-Care and Nursery School Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:	88						
Percent of businesses	41.2 (A)	28.3	55.2	x	x	x	x
Gross operating revenue	25.2 (A)	18.3	32.7	x	x	x	x
Total expenses	16.0 (A)	10.1	22.5	x	x	x	x
Net profit							
Non-Profitable:	x ()	x	x	x	x	x	x
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss							
1993							
Profitable:	85						
Percent of businesses	69.3 (A)	32.7	94.8	x	x	45.0	144.5
Gross operating revenue	52.4 (A)	23.3	72.8	x	x	31.5	114.1
Total expenses	16.8 (A)	9.4	22.0	x	x	13.5	30.5
Net profit							
Non-Profitable:	x ()	x	x	x	x	x	x
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss							

Q0000 Accommodation, Food And Beverage Service Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	60							
				(thousands of dollars)				
Revenue Range: Low value	25	25	141	25	x	141	213	
High value	5,000	141	5,000	x	141	213	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	187.5 (A)	108.7	266.2	x	x	176.7	355.7	100.0
Cost of goods sold	37.2 (B)	25.5	49.0	x	x	27.4	70.5	61.7
Purchases and materials	40.9 (B)	29.2	52.6	x	x	33.4	71.8	61.7
Closing inventory	4.8 (B)	3.8	5.7	x	x	6.0	5.4	36.7
Opening inventory	1.1 (B)	0.1	2.1	x	x	-	4.2	23.3
Wages, salaries and benefits	40.9 (A)	23.8	58.0	x	x	37.8	78.2	83.3
Direct	1.2 (B)	0.1	2.3	x	x	-	4.6	10.0
Indirect	39.7 (A)	23.6	55.7	x	x	37.8	73.6	75.0
Occupancy expenses	27.9 (A)	20.2	35.6	x	x	19.0	52.2	100.0
Depreciation	11.3 (A)	7.8	14.8	x	x	9.4	20.1	88.3
Repairs and maintenance	1.7 (B)	1.0	2.4	x	x	0.7	4.1	83.3
Fuel and oil	0.6 (B)	0.3	0.9	x	x	0.2	1.6	20.0
Utilities	7.4 (B)	6.2	8.6	x	x	2.3	14.9	85.0
Rent	6.9 (B)	4.9	9.0	x	x	6.4	11.5	50.0
Financial expenses	6.2 (A)	5.0	7.4	x	x	4.7	10.1	95.0
Interest and bank charges	3.0 (B)	2.3	3.7	x	x	2.3	5.1	83.3
Professional fees	3.2 (A)	2.7	3.7	x	x	2.4	4.9	88.7
General expenses	15.3 (B)	3.6	26.9	x	x	21.9	32.0	93.3
Advertising	10.6 (B)	1.2	20.1	x	x	18.7	21.8	66.7
Delivery expenses	2.7 (B)	0.6	4.9	x	x	2.0	7.7	56.7
Insurance	1.9 (A)	1.8	1.9	x	x	1.1	2.7	88.3
Other expenses	23.9 (B)	11.8	36.1	x	x	19.7	52.4	100.0
Total expenses	151.4 (A)	89.9	213.0	x	x	130.5	295.5	100.0
Net profit/loss	36.1 (B)	18.9	53.3	x	x	46.3	60.2	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	19.9 (B)	23.4	18.4	x	x	15.5	19.8	61.7
Purchases and materials	21.8 (B)	26.8	19.8	x	x	18.9	20.2	61.7
Closing inventory	2.5 (B)	3.5	2.1	x	x	3.4	1.5	36.7
Opening inventory	0.6 (B)	0.1	0.8	x	x	-	1.2	23.3
Wages, salaries and benefits	21.8 (A)	21.9	21.8	x	x	21.4	22.0	83.3
Direct	0.7 (B)	0.1	0.9	x	x	-	1.3	10.0
Indirect	21.2 (A)	21.7	20.9	x	x	21.4	20.7	75.0
Occupancy expenses	14.9 (A)	18.6	13.4	x	x	10.8	14.7	100.0
Depreciation	6.0 (A)	7.2	5.6	x	x	5.3	5.7	88.3
Repairs and maintenance	0.9 (B)	0.9	0.9	x	x	0.4	1.1	83.3
Fuel and oil	0.3 (B)	0.2	0.3	x	x	0.1	0.4	20.0
Utilities	4.0 (B)	5.7	3.2	x	x	1.3	4.2	85.0
Rent	3.7 (B)	4.5	3.4	x	x	3.6	3.2	50.0
Financial expenses	3.3 (A)	4.6	2.8	x	x	2.6	2.8	95.0
Interest and bank charges	1.6 (B)	2.1	1.4	x	x	1.3	1.4	83.3
Professional fees	1.7 (A)	2.5	1.4	x	x	1.4	1.4	86.7
General expenses	8.1 (B)	3.3	10.1	x	x	12.4	9.0	93.3
Advertising	5.7 (B)	1.1	7.6	x	x	10.6	6.1	66.7
Delivery expenses	1.5 (B)	0.6	1.8	x	x	1.2	2.2	56.7
Insurance	1.0 (A)	1.7	0.7	x	x	0.6	0.8	88.3
Other expenses	12.8 (A)	10.9	13.6	x	x	11.2	14.7	100.0
Total expenses	80.8 (A)	82.7	80.0	x	x	73.8	83.1	100.0
Net profit/loss	19.2 (B)	17.3	20.0	x	x	26.2	16.9	100.0

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Q0000 Accommodation, Food And Beverage Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES			(thousands of dollars)				
1995							
Profitable:							
Percent of businesses	65						
Gross operating revenue	191.8 (A)	109.3	261.4	x	x	203.8	299.4
Total expenses	132.5 (A)	72.9	182.6	x	x	121.7	222.8
Net profit	59.4 (A)	36.4	78.8	x	x	82.0	76.6
Non-Profitable:							
Gross operating revenue	179.1 (A)	107.8	278.2	x	x	x	x
Total expenses	187.8 (A)	115.4	288.4	x	x	x	x
Net loss	-8.7 (B)	-7.6	-10.1	x	x	x	x
1993							
Profitable:							
Percent of businesses	33						
Gross operating revenue	350.1 (A)	93.6	880.5	56.0	156.9	x	x
Total expenses	319.0 (A)	77.8	817.7	47.0	134.4	x	x
Net profit	31.1 (A)	15.8	62.8	11.0	24.5	x	x
Non-Profitable:							
Gross operating revenue	273.1 (A)	180.3	338.5	55.4	257.2	x	x
Total expenses	289.7 (A)	199.8	353.3	71.0	278.7	x	x
Net loss	-16.6 (A)	-19.2	-14.7	-15.6	-21.5	x	x
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	30						
			(thousands of dollars)				
Revenue Range: Low value	25	25	141	25	x	141	x
High value	5,000	141	5,000	x	141	x	5,000
BALANCE SHEET			(thousands of dollars)				
Total assets	182.7 (A)	118.6	206.7	x	x	x	x
Total current assets	72.0 (A)	60.4	83.6	x	x	x	x
Accounts receivable	7.8 (B)	9.1	6.6	x	x	x	x
Closing inventory	4.8 (B)	5.6	3.9	x	x	x	x
Other current assets	59.4 (A)	45.7	73.1	x	x	x	x
Net fixed assets	75.2 (B)	57.5	92.9	x	x	x	x
Other assets and adjustments	15.5 (B)	0.7	30.2	x	x	x	x
Total liabilities	116.2 (A)	111.5	121.0	x	x	x	x
Total current liabilities	32.6 (A)	18.2	47.0	x	x	x	x
Current bank loans	0.4 (B)	0.3	0.6	x	x	x	x
Other current liabilities	32.1 (A)	17.9	46.4	x	x	x	x
Long-term bank loans	4.4 (B)	-	8.7	x	x	x	x
Other liabilities and adjustments	79.3 (B)	93.4	65.2	x	x	x	x
Total equity	46.4 (B)	7.1	85.8	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	2.2	3.3	1.8	x	x	x	x
Debt to equity ratio	2.5	15.7	1.4	x	x	x	x
Interest coverage ratio	14.2	9.6	17.4	x	x	x	x
Debt ratio	0.7	0.9	0.6	x	x	x	x
Revenue to equity ratio	4.1	18.5	2.9	x	x	x	x
Revenue to closing inventories ratio	40.1	23.3	64.8	x	x	x	x
				(percent)			
Current debt to equity	70.2	255.3	54.8	x	x	x	x
Net profit to equity	90.9	323.7	71.6	x	x	x	x
Net fixed assets to equity	162.0	809.1	108.4	x	x	x	x
Gross margin	62.5	49.8	69.2	x	x	x	x
Return on total assets	27.9	21.8	31.5	x	x	x	x
				(days)			
Collection period-accounts receivable	15.0	25.2	9.6	x	x	x	x

Q9100 Accommodation Service Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	40							
			(thousands of dollars)					
Revenue Range: Low value	25	25	133	25	x	133	213	
High value	5,000	133	5,000	x	133	213	5,000	
SELECTED EXPENSE ITEMS			(thousands of dollars)					
Gross operating revenue	179.2 (A)	102.6	255.8	x	x	204.7	307.0	100.0
Cost of goods sold	8.3 (B)	12.7	3.9	x	x	1.0	6.8	37.8
Purchases and materials	8.4 (B)	12.7	4.0	x	x	1.0	7.0	37.8
Closing inventory	0.5 (B)	-	0.9	x	x	-	1.9	13.5
Opening inventory	0.4 (B)	-	0.8	x	x	-	1.7	10.8
Wages, salaries and benefits	35.0 (B)	17.9	52.1	x	x	31.8	72.7	78.4
Direct	0.8 (B)	-	1.6	x	x	-	3.3	2.7
Indirect	34.2 (B)	17.9	50.5	x	x	31.6	69.4	78.4
Occupancy expenses	26.7 (A)	21.4	32.0	x	x	20.8	43.3	100.0
Depreciation	15.4 (A)	10.9	19.8	x	x	16.5	23.1	89.2
Repairs and maintenance	1.4 (B)	0.9	1.9	x	x	-	3.8	86.5
Fuel and oil	0.9 (B)	0.4	1.4	x	x	0.3	2.4	32.4
Utilities	8.5 (A)	9.1	7.8	x	x	3.8	11.7	81.1
Rent	0.6 (B)	-	1.1	x	x	-	2.3	29.7
Financial expenses	5.7 (B)	4.7	6.6	x	x	2.8	10.5	97.3
Interest and bank charges	2.3 (B)	1.6	3.0	x	x	0.3	5.7	83.8
Professional fees	3.3 (B)	3.1	3.6	x	x	2.5	4.8	91.9
General expenses	20.1 (B)	3.3	36.8	x	x	35.4	38.2	94.6
Advertising	14.4 (B)	0.5	28.2	x	x	31.2	25.2	54.1
Delivery expenses	3.7 (B)	0.8	6.6	x	x	3.3	9.8	54.1
Insurance	2.0 (B)	2.0	2.0	x	x	0.9	3.2	89.2
Other expenses	31.6 (B)	14.7	48.6	x	x	31.8	65.4	100.0
Total expenses	127.5 (A)	74.8	180.1	x	x	123.3	238.9	100.0
Net profit/loss	51.8 (B)	27.8	75.7	x	x	81.4	70.1	100.0
SELECTED EXPENSE ITEMS			(percent of gross operating revenues)					
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	4.6 (B)	12.4	1.5	x	x	0.5	2.2	37.8
Purchases and materials	4.7 (B)	12.4	1.6	x	x	0.5	2.3	37.8
Closing inventory	0.3 (B)	-	0.4	x	x	-	0.6	13.5
Opening inventory	0.2 (B)	-	0.3	x	x	-	0.5	10.8
Wages, salaries and benefits	19.5 (A)	17.5	20.4	x	x	15.5	23.7	78.4
Direct	0.5 (B)	-	0.6	x	x	-	1.1	2.7
Indirect	19.1 (A)	17.5	19.7	x	x	15.5	22.6	78.4
Occupancy expenses	14.9 (A)	20.9	12.5	x	x	10.1	14.1	100.0
Depreciation	8.6 (A)	10.7	7.8	x	x	8.1	7.5	89.2
Repairs and maintenance	0.8 (B)	0.9	0.7	x	x	-	1.2	86.5
Fuel and oil	0.5 (B)	0.4	0.5	x	x	0.2	0.8	32.4
Utilities	4.7 (B)	8.9	3.0	x	x	1.9	3.8	81.1
Rent	0.3 (B)	-	0.4	x	x	-	0.7	29.7
Financial expenses	3.2 (B)	4.6	2.6	x	x	1.4	3.4	97.3
Interest and bank charges	1.3 (B)	1.6	1.2	x	x	0.2	1.9	83.8
Professional fees	1.9 (B)	3.0	1.4	x	x	1.2	1.5	91.9
General expenses	11.2 (B)	3.2	14.4	x	x	17.3	12.5	94.6
Advertising	8.0 (B)	0.5	11.0	x	x	15.2	8.2	54.1
Delivery expenses	2.1 (B)	0.8	2.6	x	x	1.8	3.2	54.1
Insurance	1.1 (B)	1.9	0.8	x	x	0.4	1.0	89.2
Other expenses	17.7 (A)	14.3	19.0	x	x	15.5	21.3	100.0
Total expenses	71.1 (A)	72.9	70.4	x	x	60.3	77.2	100.0
Net profit/loss	28.9 (A)	27.1	29.6	x	x	39.7	22.8	100.0

(continued)

Q9100 Accommodation Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:	87						
Percent of businesses	184.3 (A)	113.2	245.6	x	x	207.9	284.6
Gross operating revenue	121.3 (A)	73.9	162.1	x	x	121.9	203.6
Total expenses	63.0 (A)	39.2	83.5	x	x	86.0	81.0
Net profit							
Non-Profitable:	145.5 (A)	59.5	399.6	x	x	x	x
Gross operating revenue	168.3 (A)	78.4	433.6	x	x	x	x
Total expenses	-22.7 (A)	-18.9	-34.0	x	x	x	x
Net loss							
1993							
Profitable:	22						
Percent of businesses	277.5 (A)	x	x	x	x	x	x
Gross operating revenue	253.2 (A)	x	x	x	x	x	x
Total expenses	24.3 (A)	x	x	x	x	x	x
Net profit							
Non-Profitable:	274.7 (A)	189.3	329.3	59.8	274.2	x	x
Gross operating revenue	291.5 (A)	209.0	344.3	79.4	293.8	x	x
Total expenses	-16.8 (A)	-19.6	-15.0	-19.6	-19.6	x	x
Net loss							
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	20						
				(thousands of dollars)			
Revenue Range: Low value	25	25	213	25	129	213	x
High value	5,000	213	5,000	129	213	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	204.3 (A)	159.7	248.9	159.6	159.8	x	x
Total current assets	78.8 (A)	65.4	92.3	59.1	71.7	x	x
Accounts receivable	11.1 (B)	13.3	8.9	14.1	12.5	x	x
Closing inventory	0.6 (B)	-	1.1	-	-	x	x
Other current assets	67.2 (A)	52.0	82.3	44.9	59.1	x	x
Net fixed assets	103.5 (A)	88.8	118.3	100.5	77.0	x	x
Other assets and adjustments	21.9 (B)	5.6	38.3	-	11.2	x	x
Total liabilities	136.8 (A)	137.2	136.4	154.3	120.2	x	x
Total current liabilities	34.2 (B)	15.5	52.9	11.5	19.4	x	x
Current bank loans	0.4 (B)	0.4	0.4	0.8	-	x	x
Other current liabilities	33.8 (B)	15.1	52.5	10.7	19.4	x	x
Long-term bank loans	5.6 (B)	-	11.2	-	-	x	x
Other liabilities and adjustments	97.1 (B)	121.8	72.4	142.8	100.8	x	x
Total equity	67.5 (B)	22.5	112.5	5.3	39.7	x	x
FINANCIAL RATIOS				(times)			
Current ratio	2.3	4.2	1.7	5.1	3.7	x	x
Debt to equity ratio	2.0	6.1	1.2	29.2	3.0	x	x
Interest coverage ratio	28.3	41.8	24.1	25.5	70.9	x	x
Debt ratio	0.7	0.9	0.5	1.0	0.8	x	x
Revenue to equity ratio	3.0	6.1	2.4	23.4	3.8	x	x
Revenue to closing inventories ratio	361.9	x	240.3	x	x	x	x
				(percent)			
Current debt to equity	50.6	68.8	47.0	217.4	49.0	x	x
Net profit to equity	90.0	191.6	69.7	624.3	133.9	x	x
Net fixed assets to equity	153.4	395.1	105.2	x	194.2	x	x
Gross margin	75.4	71.3	77.5	68.0	74.0	x	x
Return on total assets	30.8	27.8	32.9	21.5	33.7	x	x
				(days)			
Collection period-accounts receivable	20.0	35.7	12.0	41.8	30.8	x	x

Q9110 Hotels, Motels and Tourist Courts

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	129	25	x	129	x	
High value	5,000	129	5,000	x	129	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	147.5 (A)	104.2	190.7	x	x	x	x	100.0
Cost of goods sold	17.0 (A)	12.9	21.1	x	x	x	x	42.9
Purchases and materials	17.1 (A)	12.9	21.4	x	x	x	x	42.9
Closing inventory	1.0 (B)	-	1.9	x	x	x	x	28.6
Opening inventory	0.8 (B)	-	1.8	x	x	x	x	21.4
Wages, salaries and benefits	33.4 (A)	18.9	47.8	x	x	x	x	78.6
Direct	1.9 (B)	-	3.8	x	x	x	x	7.1
Indirect	31.5 (A)	18.9	44.0	x	x	x	x	78.6
Occupancy expenses	30.0 (A)	22.0	38.1	x	x	x	x	100.0
Depreciation	14.3 (A)	11.0	17.7	x	x	x	x	100.0
Repairs and maintenance	1.1 (B)	0.8	1.4	x	x	x	x	100.0
Fuel and oil	0.2 (B)	0.1	0.4	x	x	x	x	28.6
Utilities	14.3 (A)	10.0	18.6	x	x	x	x	100.0
Rent	0.1 (B)	0.1	-	x	x	x	x	28.6
Financial expenses	6.2 (A)	4.4	7.9	x	x	x	x	100.0
Interest and bank charges	2.1 (B)	1.2	3.0	x	x	x	x	85.7
Professional fees	4.1 (A)	3.2	4.9	x	x	x	x	100.0
General expenses	3.7 (A)	2.5	4.8	x	x	x	x	92.9
Advertising	0.4 (B)	0.3	0.5	x	x	x	x	57.1
Delivery expenses	0.8 (A)	0.5	1.2	x	x	x	x	35.7
Insurance	2.5 (A)	1.8	3.1	x	x	x	x	85.7
Other expenses	14.9 (B)	10.2	19.7	x	x	x	x	100.0
Total expenses	105.1 (A)	70.9	139.4	x	x	x	x	100.0
Net profit/loss	42.3 (A)	33.2	51.4	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	11.5 (A)	12.4	11.0	x	x	x	x	42.9
Purchases and materials	11.6 (A)	12.4	11.2	x	x	x	x	42.9
Closing inventory	0.6 (B)	-	1.0	x	x	x	x	28.6
Opening inventory	0.5 (B)	-	0.8	x	x	x	x	21.4
Wages, salaries and benefits	22.6 (A)	18.2	25.1	x	x	x	x	78.6
Direct	1.3 (B)	-	2.0	x	x	x	x	7.1
Indirect	21.3 (A)	18.2	23.1	x	x	x	x	78.6
Occupancy expenses	20.4 (A)	21.1	20.0	x	x	x	x	100.0
Depreciation	9.7 (A)	10.5	9.3	x	x	x	x	100.0
Repairs and maintenance	0.7 (B)	0.8	0.7	x	x	x	x	100.0
Fuel and oil	0.2 (B)	0.1	0.2	x	x	x	x	28.6
Utilities	9.7 (A)	9.6	9.8	x	x	x	x	100.0
Rent	- (B)	0.1	-	x	x	x	x	28.6
Financial expenses	4.2 (A)	4.3	4.1	x	x	x	x	100.0
Interest and bank charges	1.4 (B)	1.2	1.6	x	x	x	x	85.7
Professional fees	2.7 (A)	3.1	2.6	x	x	x	x	100.0
General expenses	2.5 (A)	2.4	2.5	x	x	x	x	92.9
Advertising	0.3 (B)	0.3	0.2	x	x	x	x	57.1
Delivery expenses	0.6 (A)	0.4	0.8	x	x	x	x	35.7
Insurance	1.7 (A)	1.7	1.8	x	x	x	x	85.7
Other expenses	10.1 (B)	9.8	10.3	x	x	x	x	100.0
Total expenses	71.3 (A)	68.1	73.1	x	x	x	x	100.0
Net profit/loss	28.7 (A)	31.9	26.9	x	x	x	x	100.0

(continued)

Q9110 Hotels, Motels and Tourist Courts *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	95						
Gross operating revenue	151.3 (A)	108.1	190.7	x	x	x	x
Total expenses	106.6 (A)	70.8	139.4	x	x	x	x
Net profit	44.7 (A)	37.3	51.4	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	11						
Gross operating revenue	582.6 (A)	x	x	x	x	x	x
Total expenses	537.5 (A)	x	x	x	x	x	x
Net profit	45.2 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	300.4 (A)	x	x	x	x	x	x
Total expenses	317.2 (A)	x	x	x	x	x	x
Net loss	-16.7 (A)	x	x	x	x	x	x
		INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	208.0 (A)	x	x	x	x	x	x
Total current assets	74.9 (A)	x	x	x	x	x	x
Accounts receivable	20.1 (A)	x	x	x	x	x	x
Closing inventory	1.1 (C)	x	x	x	x	x	x
Other current assets	53.6 (A)	x	x	x	x	x	x
Net fixed assets	132.1 (B)	x	x	x	x	x	x
Other assets and adjustments	1.0 (C)	x	x	x	x	x	x
Total liabilities	170.4 (A)	x	x	x	x	x	x
Total current liabilities	19.8 (B)	x	x	x	x	x	x
Current bank loans	- (A)	x	x	x	x	x	x
Other current liabilities	19.8 (B)	x	x	x	x	x	x
Long-term bank loans	- (A)	x	x	x	x	x	x
Other liabilities and adjustments	150.8 (A)	x	x	x	x	x	x
Total equity	37.5 (B)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	3.8	x	x	x	x	x	x
Debt to equity ratio	4.5	x	x	x	x	x	x
Interest coverage ratio	22.8	x	x	x	x	x	x
Debt ratio	0.8	x	x	x	x	x	x
Revenue to equity ratio	4.3	x	x	x	x	x	x
Revenue to closing inventories ratio	145.3	x	x	x	x	x	x
				(percent)			
Current debt to equity	82.2	x	x	x	x	x	x
Net profit to equity	124.7	x	x	x	x	x	x
Net fixed assets to equity	351.9	x	x	x	x	x	x
Gross margin	64.7	x	x	x	x	x	x
Return on total assets	23.5	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	45.3	x	x	x	x	x	x

Q9114 Guest Houses and Tourist Homes

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	116.2 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	15.7 (A)	x	x	x	x	x	x	25.0
Purchases and materials	15.7 (A)	x	x	x	x	x	x	25.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	21.4 (A)	x	x	x	x	x	x	62.5
Direct	- (A)	x	x	x	x	x	x	-
Indirect	21.4 (A)	x	x	x	x	x	x	62.5
Occupancy expenses	23.4 (A)	x	x	x	x	x	x	100.0
Depreciation	12.0 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.4 (B)	x	x	x	x	x	x	100.0
Fuel and oil	- (C)	x	x	x	x	x	x	37.5
Utilities	10.8 (A)	x	x	x	x	x	x	100.0
Rent	- (C)	x	x	x	x	x	x	12.5
Financial expenses	4.8 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.1 (A)	x	x	x	x	x	x	87.5
Professional fees	3.7 (A)	x	x	x	x	x	x	100.0
General expenses	2.5 (A)	x	x	x	x	x	x	87.5
Advertising	0.1 (C)	x	x	x	x	x	x	50.0
Delivery expenses	0.5 (A)	x	x	x	x	x	x	25.0
Insurance	1.8 (A)	x	x	x	x	x	x	75.0
Other expenses	8.3 (A)	x	x	x	x	x	x	100.0
Total expenses	76.0 (A)	x	x	x	x	x	x	100.0
Net profit/loss	40.1 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	13.5 (A)	x	x	x	x	x	x	25.0
Purchases and materials	13.5 (A)	x	x	x	x	x	x	25.0
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	18.4 (A)	x	x	x	x	x	x	62.5
Direct	- (A)	x	x	x	x	x	x	-
Indirect	18.4 (A)	x	x	x	x	x	x	62.5
Occupancy expenses	20.1 (A)	x	x	x	x	x	x	100.0
Depreciation	10.4 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.4 (B)	x	x	x	x	x	x	100.0
Fuel and oil	- (C)	x	x	x	x	x	x	37.5
Utilities	9.3 (A)	x	x	x	x	x	x	100.0
Rent	- (C)	x	x	x	x	x	x	12.5
Financial expenses	4.1 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	1.0 (A)	x	x	x	x	x	x	87.5
Professional fees	3.2 (A)	x	x	x	x	x	x	100.0
General expenses	2.1 (A)	x	x	x	x	x	x	87.5
Advertising	0.1 (C)	x	x	x	x	x	x	50.0
Delivery expenses	0.5 (A)	x	x	x	x	x	x	25.0
Insurance	1.6 (A)	x	x	x	x	x	x	75.0
Other expenses	7.2 (A)	x	x	x	x	x	x	100.0
Total expenses	65.4 (A)	x	x	x	x	x	x	100.0
Net profit/loss	34.6 (A)	x	x	x	x	x	x	100.0

(continued)

Q9114 Guest Houses and Tourist Homes *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	97						
Gross operating revenue	118.4 (A)	x	x	x	x	x	x
Total expenses	76.9 (A)	x	x	x	x	x	x
Net profit	41.5 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

Q9140 Recreation and Vacation Camps

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20							
			(thousands of dollars)					
Revenue Range: Low value	25	25	213	25	x	213	x	
High value	5,000	213	5,000	x	213	x	5,000	
SELECTED EXPENSE ITEMS			(thousands of dollars)					
Gross operating revenue	202.1 (A)	154.0	250.3	x	x	x	x	100.0
Cost of goods sold	1.8 (B)	1.7	1.9	x	x	x	x	42.1
Purchases and materials	1.8 (B)	1.7	1.9	x	x	x	x	42.1
Closing inventory	x (F)	x	x	x	x	x	x	5.3
Opening inventory	x (F)	x	x	x	x	x	x	5.3
Wages, salaries and benefits	32.4 (A)	22.1	42.6	x	x	x	x	73.7
Direct	- (A)	-	-	x	x	x	x	-
Indirect	32.4 (A)	22.1	42.6	x	x	x	x	73.7
Occupancy expenses	24.8 (A)	18.6	31.0	x	x	x	x	100.0
Depreciation	16.6 (A)	13.2	19.9	x	x	x	x	84.2
Repairs and maintenance	1.8 (C)	1.0	2.2	x	x	x	x	84.2
Fuel and oil	1.5 (B)	1.0	2.0	x	x	x	x	42.1
Utilities	4.1 (B)	3.4	4.8	x	x	x	x	68.4
Rent	1.0 (C)	-	2.0	x	x	x	x	31.6
Financial expenses	4.0 (B)	3.5	4.5	x	x	x	x	94.7
Interest and bank charges	1.6 (C)	1.5	1.7	x	x	x	x	89.5
Professional fees	2.4 (A)	2.0	2.7	x	x	x	x	89.5
General expenses	33.6 (A)	25.1	42.0	x	x	x	x	94.7
Advertising	27.3 (A)	22.2	32.3	x	x	x	x	52.6
Delivery expenses	4.8 (B)	1.5	8.1	x	x	x	x	63.2
Insurance	1.5 (B)	1.4	1.6	x	x	x	x	89.5
Other expenses	43.7 (A)	34.9	52.6	x	x	x	x	100.0
Total expenses	140.2 (A)	105.8	174.6	x	x	x	x	100.0
Net profit/loss	61.9 (B)	48.1	75.7	x	x	x	x	100.0
SELECTED EXPENSE ITEMS			(percent of gross operating revenues)					
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	0.9 (B)	1.1	0.8	x	x	x	x	42.1
Purchases and materials	0.9 (B)	1.1	0.8	x	x	x	x	42.1
Closing inventory	x (F)	x	x	x	x	x	x	5.3
Opening inventory	x (F)	x	x	x	x	x	x	5.3
Wages, salaries and benefits	16.0 (A)	14.3	17.0	x	x	x	x	73.7
Direct	- (A)	-	-	x	x	x	x	-
Indirect	16.0 (A)	14.3	17.0	x	x	x	x	73.7
Occupancy expenses	12.3 (A)	12.1	12.4	x	x	x	x	100.0
Depreciation	8.2 (A)	8.6	8.0	x	x	x	x	84.2
Repairs and maintenance	0.8 (C)	0.6	0.9	x	x	x	x	84.2
Fuel and oil	0.7 (B)	0.6	0.8	x	x	x	x	42.1
Utilities	2.0 (B)	2.2	1.9	x	x	x	x	68.4
Rent	0.5 (C)	-	0.8	x	x	x	x	31.6
Financial expenses	2.0 (B)	2.3	1.8	x	x	x	x	94.7
Interest and bank charges	0.8 (C)	1.0	0.7	x	x	x	x	89.5
Professional fees	1.2 (A)	1.3	1.1	x	x	x	x	89.5
General expenses	16.6 (A)	16.3	16.8	x	x	x	x	94.7
Advertising	13.5 (A)	14.4	12.9	x	x	x	x	52.6
Delivery expenses	2.4 (B)	1.0	3.2	x	x	x	x	63.2
Insurance	0.7 (B)	0.9	0.6	x	x	x	x	89.5
Other expenses	21.6 (B)	22.7	21.0	x	x	x	x	100.0
Total expenses	69.4 (A)	68.7	69.8	x	x	x	x	100.0
Net profit/loss	30.6 (B)	31.3	30.2	x	x	x	x	100.0

(continued)

Q9140 Recreation and Vacation Camps *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	81						
Gross operating revenue	211.8 (A)	x	x	x	x	x	x
Total expenses	128.7 (A)	x	x	x	x	x	x
Net profit	83.1 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	161.3 (A)	x	x	x	x	x	x
Total expenses	188.9 (A)	x	x	x	x	x	x
Net loss	-27.7 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	44						
Gross operating revenue	94.6 (A)	37.0	146.5	x	x	x	x
Total expenses	80.3 (A)	27.5	127.7	x	x	x	x
Net profit	14.3 (A)	9.4	18.8	x	x	x	x
Non-Profitable:							
Gross operating revenue	91.3 (A)	41.9	144.8	32.3	53.3	x	x
Total expenses	111.8 (A)	62.8	164.8	53.9	73.3	x	x
Net loss	-20.5 (A)	-20.9	-20.0	-21.6	-20.0	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	213	25	x	213	x
High value	5,000	213	5,000	x	213	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	199.4 (A)	190.2	208.6	x	x	x	x
Total current assets	83.7 (A)	83.5	83.8	x	x	x	x
Accounts receivable	3.4 (A)	3.2	3.6	x	x	x	x
Closing inventory	x (F)	x	x	x	x	x	x
Other current assets	80.1 (A)	80.2	80.0	x	x	x	x
Net fixed assets	78.4 (A)	68.9	88.0	x	x	x	x
Other assets and adjustments	37.3 (A)	37.9	36.8	x	x	x	x
Total liabilities	100.9 (A)	98.6	103.1	x	x	x	x
Total current liabilities	45.2 (A)	38.2	52.2	x	x	x	x
Current bank loans	0.7 (B)	0.8	0.6	x	x	x	x
Other current liabilities	44.5 (A)	37.4	51.6	x	x	x	x
Long-term bank loans	- (A)	-	-	x	x	x	x
Other liabilities and adjustments	55.7 (A)	60.4	50.9	x	x	x	x
Total equity	98.5 (A)	91.6	105.5	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.9	2.2	1.8	x	x	x	x
Debt to equity ratio	1.0	1.1	1.0	x	x	x	x
Interest coverage ratio	59.6	147.2	37.8	x	x	x	x
Debt ratio	0.5	0.5	0.5	x	x	x	x
Revenue to equity ratio	2.3	2.2	2.4	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	45.9	41.7	49.5	x	x	x	x
Net profit to equity	74.1	79.4	69.5	x	x	x	x
Net fixed assets to equity	79.6	75.2	83.4	x	x	x	x
Gross margin	83.1	84.7	81.9	x	x	x	x
Return on total assets	37.2	38.5	36.1	x	x	x	x
				(days)			
Collection period-accounts receivable	5.5	5.9	5.1	x	x	x	x

Q9141 Outfitters (Hunting and Fishing Camps)

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20								
					(thousands of dollars)				
Revenue Range: Low value	25		25	213	25	x	213	x	
High value	5,000		213	5,000	x	213	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	202.1	(A)	154.0	250.3	x	x	x	x	100.0
Cost of goods sold	1.8	(B)	1.7	1.9	x	x	x	x	42.1
Purchases and materials	1.8	(B)	1.7	1.9	x	x	x	x	42.1
Closing inventory	x	(F)	x	x	x	x	x	x	5.3
Opening inventory	x	(F)	x	x	x	x	x	x	5.3
Wages, salaries and benefits	32.4	(A)	22.1	42.6	x	x	x	x	73.7
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	32.4	(A)	22.1	42.6	x	x	x	x	73.7
Occupancy expenses	24.8	(A)	18.6	31.0	x	x	x	x	100.0
Depreciation	16.6	(A)	13.2	19.9	x	x	x	x	84.2
Repairs and maintenance	1.6	(C)	1.0	2.2	x	x	x	x	84.2
Fuel and oil	1.5	(B)	1.0	2.0	x	x	x	x	42.1
Utilities	4.1	(B)	3.4	4.8	x	x	x	x	68.4
Rent	1.0	(C)	-	2.0	x	x	x	x	31.6
Financial expenses	4.0	(B)	3.5	4.5	x	x	x	x	94.7
Interest and bank charges	1.6	(C)	1.5	1.7	x	x	x	x	89.5
Professional fees	2.4	(A)	2.0	2.7	x	x	x	x	89.5
General expenses	33.6	(A)	25.1	42.0	x	x	x	x	94.7
Advertising	27.3	(A)	22.2	32.3	x	x	x	x	52.6
Delivery expenses	4.8	(B)	1.5	8.1	x	x	x	x	63.2
Insurance	1.5	(B)	1.4	1.6	x	x	x	x	89.5
Other expenses	43.7	(A)	34.9	52.6	x	x	x	x	100.0
Total expenses	140.2	(A)	105.8	174.6	x	x	x	x	100.0
Net profit/loss	61.9	(B)	48.1	75.7	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	0.9	(B)	1.1	0.8	x	x	x	x	42.1
Purchases and materials	0.9	(B)	1.1	0.8	x	x	x	x	42.1
Closing inventory	x	(F)	x	x	x	x	x	x	5.3
Opening inventory	x	(F)	x	x	x	x	x	x	5.3
Wages, salaries and benefits	16.0	(A)	14.3	17.0	x	x	x	x	73.7
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	16.0	(A)	14.3	17.0	x	x	x	x	73.7
Occupancy expenses	12.3	(A)	12.1	12.4	x	x	x	x	100.0
Depreciation	8.2	(A)	8.6	8.0	x	x	x	x	84.2
Repairs and maintenance	0.8	(C)	0.6	0.9	x	x	x	x	84.2
Fuel and oil	0.7	(B)	0.6	0.8	x	x	x	x	42.1
Utilities	2.0	(B)	2.2	1.9	x	x	x	x	68.4
Rent	0.5	(C)	-	0.8	x	x	x	x	31.6
Financial expenses	2.0	(B)	2.3	1.8	x	x	x	x	94.7
Interest and bank charges	0.8	(C)	1.0	0.7	x	x	x	x	89.5
Professional fees	1.2	(A)	1.3	1.1	x	x	x	x	89.5
General expenses	16.6	(A)	16.3	16.8	x	x	x	x	94.7
Advertising	13.5	(A)	14.4	12.9	x	x	x	x	52.6
Delivery expenses	2.4	(B)	1.0	3.2	x	x	x	x	63.2
Insurance	0.7	(B)	0.9	0.6	x	x	x	x	89.5
Other expenses	21.6	(B)	22.7	21.0	x	x	x	x	100.0
Total expenses	69.4	(A)	68.7	69.8	x	x	x	x	100.0
Net profit/loss	30.6	(B)	31.3	30.2	x	x	x	x	100.0

(continued)

Q9141 Outfitters (Hunting and Fishing Camps) *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	81						
Gross operating revenue	211.8 (A)	x	x	x	x	x	x
Total expenses	128.7 (A)	x	x	x	x	x	x
Net profit	83.1 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	161.3 (A)	x	x	x	x	x	x
Total expenses	188.9 (A)	x	x	x	x	x	x
Net loss	-27.7 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	42						
Gross operating revenue	95.2 (A)	44.3	147.4	x	x	x	x
Total expenses	84.7 (A)	35.5	135.2	x	x	x	x
Net profit	10.5 (A)	8.8	12.2	x	x	x	x
Non-Profitable:							
Gross operating revenue	103.3 (A)	50.2	155.5	x	x	x	x
Total expenses	122.9 (A)	67.6	177.2	x	x	x	x
Net loss	-19.6 (A)	-17.4	-21.7	x	x	x	x
		INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	213	25	x	213	x
High value	5,000	213	5,000	x	213	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	199.4 (A)	190.2	208.6	x	x	x	x
Total current assets	83.7 (A)	83.5	83.8	x	x	x	x
Accounts receivable	3.4 (A)	3.2	3.6	x	x	x	x
Closing inventory	x (F)	x	x	x	x	x	x
Other current assets	80.1 (A)	80.2	80.0	x	x	x	x
Net fixed assets	78.4 (A)	68.9	88.0	x	x	x	x
Other assets and adjustments	37.3 (A)	37.9	36.8	x	x	x	x
Total liabilities	100.9 (A)	98.6	103.1	x	x	x	x
Total current liabilities	45.2 (A)	38.2	52.2	x	x	x	x
Current bank loans	0.7 (B)	0.8	0.6	x	x	x	x
Other current liabilities	44.5 (A)	37.4	51.6	x	x	x	x
Long-term bank loans	- (A)	-	-	x	x	x	x
Other liabilities and adjustments	55.7 (A)	60.4	50.9	x	x	x	x
Total equity	98.5 (A)	91.6	105.5	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.9	2.2	1.6	x	x	x	x
Debt to equity ratio	1.0	1.1	1.0	x	x	x	x
Interest coverage ratio	59.6	147.2	37.8	x	x	x	x
Debt ratio	0.5	0.5	0.5	x	x	x	x
Revenue to equity ratio	2.3	2.2	2.4	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	45.9	41.7	49.5	x	x	x	x
Net profit to equity	74.1	79.4	69.5	x	x	x	x
Net fixed assets to equity	79.6	75.2	83.4	x	x	x	x
Gross margin	83.1	84.7	81.9	x	x	x	x
Return on total assets	37.2	36.5	36.1	x	x	x	x
				(days)			
Collection period-accounts receivable	5.5	5.9	5.1	x	x	x	x

Q9200 Food and Beverage Service Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20							
				(thousands of dollars)				
Revenue Range: Low value	25	25	141	25	x	141	x	
High value	5,000	141	5,000	x	141	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	204.0 (A)	121.0	287.0	x	x	x	x	100.0
Cost of goods sold	95.1 (A)	51.5	138.6	x	x	x	x	100.0
Purchases and materials	106.0 (A)	62.7	149.2	x	x	x	x	100.0
Closing inventory	13.4 (A)	11.6	15.1	x	x	x	x	73.9
Opening inventory	2.5 (B)	0.4	4.6	x	x	x	x	43.5
Wages, salaries and benefits	52.7 (A)	35.8	69.5	x	x	x	x	91.3
Direct	2.0 (B)	0.4	3.6	x	x	x	x	21.7
Indirect	50.6 (A)	35.4	65.9	x	x	x	x	69.6
Occupancy expenses	30.3 (B)	17.6	43.0	x	x	x	x	100.0
Depreciation	3.1 (B)	1.2	4.9	x	x	x	x	87.0
Repairs and maintenance	2.3 (A)	1.2	3.3	x	x	x	x	78.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	5.3 (B)	0.4	10.2	x	x	x	x	91.3
Rent	19.6 (A)	14.7	24.6	x	x	x	x	82.6
Financial expenses	7.2 (A)	5.6	8.8	x	x	x	x	91.3
Interest and bank charges	4.4 (A)	3.7	5.0	x	x	x	x	82.6
Professional fees	2.8 (A)	1.9	3.8	x	x	x	x	78.3
General expenses	5.7 (A)	4.1	7.3	x	x	x	x	91.3
Advertising	3.2 (A)	2.4	4.0	x	x	x	x	87.0
Delivery expenses	0.9 (B)	0.2	1.5	x	x	x	x	60.9
Insurance	1.6 (A)	1.5	1.8	x	x	x	x	87.0
Other expenses	8.5 (B)	5.5	11.5	x	x	x	x	100.0
Total expenses	199.4 (A)	120.1	278.7	x	x	x	x	100.0
Net profit/loss	4.6 (B)	0.9	8.3	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	46.6 (A)	42.6	48.3	x	x	x	x	100.0
Purchases and materials	51.9 (A)	51.9	52.0	x	x	x	x	100.0
Closing inventory	6.5 (B)	9.6	5.3	x	x	x	x	73.9
Opening inventory	1.2 (B)	0.3	1.6	x	x	x	x	43.5
Wages, salaries and benefits	25.8 (A)	29.6	24.2	x	x	x	x	91.3
Direct	1.0 (B)	0.3	1.3	x	x	x	x	21.7
Indirect	24.8 (A)	29.3	22.9	x	x	x	x	69.6
Occupancy expenses	14.8 (A)	14.5	15.0	x	x	x	x	100.0
Depreciation	1.5 (B)	1.0	1.7	x	x	x	x	87.0
Repairs and maintenance	1.1 (A)	1.0	1.2	x	x	x	x	78.3
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	2.6 (B)	0.4	3.6	x	x	x	x	91.3
Rent	9.6 (A)	12.2	8.6	x	x	x	x	82.6
Financial expenses	3.5 (A)	4.6	3.1	x	x	x	x	91.3
Interest and bank charges	2.1 (B)	3.0	1.8	x	x	x	x	82.6
Professional fees	1.4 (A)	1.6	1.3	x	x	x	x	78.3
General expenses	2.8 (A)	3.4	2.5	x	x	x	x	91.3
Advertising	1.6 (A)	2.0	1.4	x	x	x	x	87.0
Delivery expenses	0.4 (B)	0.2	0.5	x	x	x	x	60.9
Insurance	0.8 (A)	1.2	0.6	x	x	x	x	87.0
Other expenses	4.2 (A)	4.6	4.0	x	x	x	x	100.0
Total expenses	97.7 (A)	99.3	97.1	x	x	x	x	100.0
Net profit/loss	2.3 (B)	0.7	2.9	x	x	x	x	100.0

(continued)

Q9200 Food and Beverage Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	23						
Gross operating revenue	247.7 (A)	75.2	362.9	x	x	x	x
Total expenses	215.6 (A)	61.8	318.2	x	x	x	x
Net profit	32.2 (A)	13.4	44.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	190.7 (A)	131.5	257.5	x	x	x	x
Total expenses	194.5 (A)	133.6	263.3	x	x	x	x
Net loss	-3.8 (C)	-2.0	-5.8	x	x	x	x
1993							
Profitable:							
Percent of businesses	75						
Gross operating revenue	433.2 (A)	92.8	698.2	63.5	123.5	398.9	1,090.1
Total expenses	394.3 (A)	80.8	638.4	50.1	113.1	355.6	1,008.8
Net profit	38.9 (A)	12.0	59.8	13.4	10.5	43.3	81.4
Non-Profitable:							
Gross operating revenue	254.9 (A)	x	x	x	x	x	x
Total expenses	269.0 (A)	x	x	x	x	x	x
Net loss	-14.1 (A)	x	x	x	x	x	x
		INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	64.9 (A)	x	x	x	x	x	x
Total current assets	55.9 (A)	x	x	x	x	x	x
Accounts receivable	0.1 (C)	x	x	x	x	x	x
Closing inventory	14.6 (A)	x	x	x	x	x	x
Other current assets	41.1 (A)	x	x	x	x	x	x
Net fixed assets	8.8 (C)	x	x	x	x	x	x
Other assets and adjustments	0.2 (C)	x	x	x	x	x	x
Total liabilities	67.9 (A)	x	x	x	x	x	x
Total current liabilities	28.9 (A)	x	x	x	x	x	x
Current bank loans	0.5 (C)	x	x	x	x	x	x
Other current liabilities	28.4 (A)	x	x	x	x	x	x
Long-term bank loans	1.5 (C)	x	x	x	x	x	x
Other liabilities and adjustments	37.5 (A)	x	x	x	x	x	x
Total equity	-3.0 (C)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.9	x	x	x	x	x	x
Debt to equity ratio	-23.0	x	x	x	x	x	x
Interest coverage ratio	0.8	x	x	x	x	x	x
Debt ratio	1.0	x	x	x	x	x	x
Revenue to equity ratio	-55.3	x	x	x	x	x	x
Revenue to closing inventories ratio	11.2	x	x	x	x	x	x
				(percent)			
Current debt to equity	-977.7	x	x	x	x	x	x
Net profit to equity	45.6	x	x	x	x	x	x
Net fixed assets to equity	-297.6	x	x	x	x	x	x
Gross margin	24.9	x	x	x	x	x	x
Return on total assets	6.4	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	0.3	x	x	x	x	x	x

Q9210 Food Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20							
				(thousands of dollars)				
Revenue Range: Low value	25	25	141	25	x	141	x	
High value	5,000	141	5,000	x	141	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	205.0 (A)	125.7	284.3	x	x	x	x	100.0
Cost of goods sold	96.2 (A)	53.8	138.6	x	x	x	x	100.0
Purchases and materials	107.0 (A)	65.2	148.7	x	x	x	x	100.0
Closing inventory	13.2 (A)	11.6	14.9	x	x	x	x	70.0
Opening inventory	2.5 (B)	0.2	4.7	x	x	x	x	40.0
Wages, salaries and benefits	53.2 (A)	37.5	69.0	x	x	x	x	90.0
Direct	1.9 (B)	-	3.7	x	x	x	x	15.0
Indirect	51.3 (A)	37.5	65.2	x	x	x	x	75.0
Occupancy expenses	30.5 (B)	17.5	43.4	x	x	x	x	100.0
Depreciation	2.7 (B)	1.3	4.2	x	x	x	x	85.0
Repairs and maintenance	2.3 (A)	1.3	3.3	x	x	x	x	75.0
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	5.4 (B)	0.3	10.5	x	x	x	x	90.0
Rent	20.0 (A)	14.7	25.4	x	x	x	x	85.0
Financial expenses	7.0 (A)	5.9	8.0	x	x	x	x	90.0
Interest and bank charges	4.2 (A)	3.9	4.5	x	x	x	x	80.0
Professional fees	2.8 (A)	2.0	3.5	x	x	x	x	85.0
General expenses	5.3 (A)	4.0	6.6	x	x	x	x	90.0
Advertising	2.9 (A)	2.5	3.4	x	x	x	x	85.0
Delivery expenses	0.9 (B)	0.2	1.5	x	x	x	x	55.0
Insurance	1.5 (A)	1.3	1.7	x	x	x	x	85.0
Other expenses	7.4 (B)	5.3	9.6	x	x	x	x	100.0
Total expenses	199.6 (A)	124.0	275.2	x	x	x	x	100.0
Net profit/loss	5.4 (B)	1.7	9.1	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	46.9 (A)	42.8	48.7	x	x	x	x	100.0
Purchases and materials	52.2 (A)	51.8	52.3	x	x	x	x	100.0
Closing inventory	6.5 (B)	9.2	5.2	x	x	x	x	70.0
Opening inventory	1.2 (B)	0.2	1.7	x	x	x	x	40.0
Wages, salaries and benefits	26.0 (A)	29.8	24.3	x	x	x	x	90.0
Direct	0.9 (B)	-	1.3	x	x	x	x	15.0
Indirect	25.0 (A)	29.8	22.9	x	x	x	x	75.0
Occupancy expenses	14.9 (A)	13.9	15.3	x	x	x	x	100.0
Depreciation	1.3 (B)	1.0	1.5	x	x	x	x	85.0
Repairs and maintenance	1.1 (A)	1.0	1.2	x	x	x	x	75.0
Fuel and oil	- (A)	-	-	x	x	x	x	-
Utilities	2.6 (B)	0.3	3.7	x	x	x	x	90.0
Rent	9.8 (A)	11.7	8.9	x	x	x	x	85.0
Financial expenses	3.4 (B)	4.7	2.8	x	x	x	x	90.0
Interest and bank charges	2.0 (B)	3.1	1.6	x	x	x	x	80.0
Professional fees	1.3 (A)	1.6	1.2	x	x	x	x	85.0
General expenses	2.6 (A)	3.2	2.3	x	x	x	x	90.0
Advertising	1.4 (B)	2.0	1.2	x	x	x	x	85.0
Delivery expenses	0.4 (B)	0.2	0.5	x	x	x	x	55.0
Insurance	0.7 (A)	1.0	0.6	x	x	x	x	85.0
Other expenses	3.6 (A)	4.2	3.4	x	x	x	x	100.0
Total expenses	97.4 (A)	98.6	96.8	x	x	x	x	100.0
Net profit/loss	2.6 (B)	1.4	3.2	x	x	x	x	100.0

(continued)

Q9210 Food Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	24						
Gross operating revenue	247.7 (A)	75.2	362.9	x	x	x	x
Total expenses	215.8 (A)	61.8	318.2	x	x	x	x
Net profit	32.2 (A)	13.4	44.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	191.3 (A)	x	x	x	x	x	x
Total expenses	194.5 (A)	x	x	x	x	x	x
Net loss	-3.2 (C)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	73						
Gross operating revenue	406.5 (A)	89.5	681.0	61.2	115.3	356.3	1,073.1
Total expenses	367.5 (A)	77.7	618.4	46.8	105.9	334.7	981.0
Net profit	39.0 (A)	11.8	62.6	14.3	9.4	21.8	112.1
Non-Profitable:							
Gross operating revenue	254.9 (A)	x	x	x	x	x	x
Total expenses	269.0 (A)	x	x	x	x	x	x
Net loss	-14.1 (A)	x	x	x	x	x	x
		INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	62.1 (A)	x	x	x	x	x	x
Total current assets	56.1 (A)	x	x	x	x	x	x
Accounts receivable	- (A)	x	x	x	x	x	x
Closing inventory	14.4 (A)	x	x	x	x	x	x
Other current assets	41.7 (A)	x	x	x	x	x	x
Net fixed assets	5.7 (C)	x	x	x	x	x	x
Other assets and adjustments	0.2 (C)	x	x	x	x	x	x
Total liabilities	65.0 (A)	x	x	x	x	x	x
Total current liabilities	28.7 (A)	x	x	x	x	x	x
Current bank loans	0.4 (C)	x	x	x	x	x	x
Other current liabilities	28.2 (A)	x	x	x	x	x	x
Long-term bank loans	1.5 (C)	x	x	x	x	x	x
Other liabilities and adjustments	34.8 (A)	x	x	x	x	x	x
Total equity	-2.9 (C)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	2.0	x	x	x	x	x	x
Debt to equity ratio	-22.4	x	x	x	x	x	x
Interest coverage ratio	0.8	x	x	x	x	x	x
Debt ratio	1.0	x	x	x	x	x	x
Revenue to equity ratio	-54.4	x	x	x	x	x	x
Revenue to closing inventories ratio	10.9	x	x	x	x	x	x
				(percent)			
Current debt to equity	-987.6	x	x	x	x	x	x
Net profit to equity	37.3	x	x	x	x	x	x
Net fixed assets to equity	-197.3	x	x	x	x	x	x
Gross margin	24.0	x	x	x	x	x	x
Return on total assets	6.5	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	-	x	x	x	x	x	x

Q9211 Restaurants, Licensed

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	217.4 (B)	x	x	x	x	x	x	100.0
Cost of goods sold	100.4 (B)	x	x	x	x	x	x	100.0
Purchases and materials	113.1 (B)	x	x	x	x	x	x	100.0
Closing inventory	15.3 (A)	x	x	x	x	x	x	61.5
Opening inventory	2.6 (C)	x	x	x	x	x	x	38.5
Wages, salaries and benefits	59.9 (A)	x	x	x	x	x	x	100.0
Direct	2.2 (C)	x	x	x	x	x	x	15.4
Indirect	57.7 (A)	x	x	x	x	x	x	84.6
Occupancy expenses	31.7 (B)	x	x	x	x	x	x	100.0
Depreciation	2.1 (C)	x	x	x	x	x	x	84.6
Repairs and maintenance	2.6 (B)	x	x	x	x	x	x	84.6
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	6.1 (C)	x	x	x	x	x	x	92.3
Rent	20.9 (A)	x	x	x	x	x	x	84.6
Financial expenses	7.8 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	4.7 (A)	x	x	x	x	x	x	100.0
Professional fees	3.1 (A)	x	x	x	x	x	x	100.0
General expenses	5.7 (A)	x	x	x	x	x	x	100.0
Advertising	3.2 (A)	x	x	x	x	x	x	100.0
Delivery expenses	0.9 (C)	x	x	x	x	x	x	53.8
Insurance	1.8 (A)	x	x	x	x	x	x	92.3
Other expenses	6.9 (B)	x	x	x	x	x	x	100.0
Total expenses	212.3 (B)	x	x	x	x	x	x	100.0
Net profit/loss	5.1 (C)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	46.2 (A)	x	x	x	x	x	x	100.0
Purchases and materials	52.0 (A)	x	x	x	x	x	x	100.0
Closing inventory	7.0 (B)	x	x	x	x	x	x	61.5
Opening inventory	1.2 (B)	x	x	x	x	x	x	38.5
Wages, salaries and benefits	27.5 (A)	x	x	x	x	x	x	100.0
Direct	1.0 (B)	x	x	x	x	x	x	15.4
Indirect	26.5 (A)	x	x	x	x	x	x	84.6
Occupancy expenses	14.6 (A)	x	x	x	x	x	x	100.0
Depreciation	1.0 (B)	x	x	x	x	x	x	84.6
Repairs and maintenance	1.2 (A)	x	x	x	x	x	x	84.6
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	2.8 (B)	x	x	x	x	x	x	92.3
Rent	9.6 (A)	x	x	x	x	x	x	84.6
Financial expenses	3.6 (B)	x	x	x	x	x	x	100.0
Interest and bank charges	2.2 (B)	x	x	x	x	x	x	100.0
Professional fees	1.4 (A)	x	x	x	x	x	x	100.0
General expenses	2.6 (A)	x	x	x	x	x	x	100.0
Advertising	1.5 (B)	x	x	x	x	x	x	53.8
Delivery expenses	0.4 (B)	x	x	x	x	x	x	92.3
Insurance	0.7 (A)	x	x	x	x	x	x	100.0
Other expenses	3.2 (A)	x	x	x	x	x	x	100.0
Total expenses	97.6 (A)	x	x	x	x	x	x	100.0
Net profit/loss	2.4 (B)	x	x	x	x	x	x	

(continued)

Q9211 Restaurants, Licensed *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	14						
Gross operating revenue	381.4 (A)	x	x	x	x	x	x
Total expenses	330.6 (A)	x	x	x	x	x	x
Net profit	50.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	68						
Gross operating revenue	407.2 (A)	x	x	x	x	x	x
Total expenses	354.5 (A)	x	x	x	x	x	x
Net profit	52.7 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

R0000 Other Service Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	130							
				(thousands of dollars)				
Revenue Range: Low value	25	25	87	25	39	87	179	
High value	5,000	87	5,000	39	87	179	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	132.8 (A)	47.0	218.6	30.5	63.6	142.8	294.3	100.0
Cost of goods sold	9.3 (A)	1.3	17.2	1.2	1.4	8.5	26.0	29.7
Purchases and materials	9.4 (A)	1.3	17.8	1.2	1.4	8.5	26.6	29.7
Closing inventory	0.7 (B)	-	1.4	-	-	0.2	2.7	5.5
Opening inventory	0.8 (A)	-	1.1	-	-	0.1	2.1	3.9
Wages, salaries and benefits	42.8 (A)	3.9	81.8	1.0	6.9	48.8	114.6	71.1
Direct	- (A)	-	-	-	-	-	-	-
Indirect	42.8 (A)	3.9	81.6	1.0	6.9	48.8	114.6	71.1
Occupancy expenses	17.4 (A)	7.6	27.3	5.2	10.1	14.5	40.0	99.2
Depreciation	6.1 (A)	2.4	9.8	1.4	3.4	4.1	15.5	85.9
Repairs and maintenance	1.5 (A)	0.9	2.1	0.8	1.1	1.2	3.1	55.5
Fuel and oil	0.5 (A)	0.4	0.7	0.3	0.5	0.3	1.2	18.8
Utilities	3.3 (A)	1.8	4.8	1.2	2.5	2.7	6.8	79.7
Rent	6.0 (A)	2.2	9.8	1.7	2.6	6.1	13.4	64.8
Financial expenses	4.4 (A)	1.1	7.7	1.0	1.3	5.1	10.4	93.8
Interest and bank charges	2.2 (A)	0.6	3.9	0.3	0.8	2.5	5.2	79.7
Professional fees	2.2 (B)	0.6	3.8	0.7	0.5	2.6	5.1	79.7
General expenses	7.2 (A)	4.5	9.9	5.1	3.9	5.9	13.9	97.7
Advertising	1.7 (A)	0.5	2.8	0.4	0.6	1.4	4.2	71.1
Delivery expenses	3.5 (A)	3.2	3.8	3.9	2.4	2.9	4.8	71.1
Insurance	2.0 (A)	0.8	3.2	0.8	0.8	1.8	4.9	71.9
Other expenses	27.3 (A)	12.2	42.3	9.0	15.5	27.0	57.8	100.0
Total expenses	108.4 (A)	30.7	188.0	22.5	39.0	109.6	282.5	100.0
Net profit/loss	24.4 (A)	16.3	32.5	8.0	24.5	33.2	31.8	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	7.0 (A)	2.8	7.9	4.0	2.2	5.9	8.8	29.7
Purchases and materials	7.1 (A)	2.8	8.0	4.0	2.2	6.0	9.1	29.7
Closing inventory	0.5 (B)	-	0.7	-	-	0.1	0.9	5.5
Opening inventory	0.4 (B)	-	0.5	-	-	0.1	0.7	3.9
Wages, salaries and benefits	32.2 (A)	8.4	37.3	3.3	10.8	34.0	38.9	71.1
Direct	- (A)	-	-	-	-	-	-	-
Indirect	32.2 (A)	8.4	37.3	3.3	10.8	34.0	38.9	71.1
Occupancy expenses	13.1 (A)	16.2	12.5	16.9	15.8	10.1	13.6	99.2
Depreciation	4.6 (A)	5.1	4.5	4.8	5.3	2.9	5.3	85.9
Repairs and maintenance	1.1 (B)	1.8	1.0	1.9	1.8	0.8	1.0	55.5
Fuel and oil	0.4 (B)	0.8	0.3	0.8	0.7	0.2	0.4	18.8
Utilities	2.5 (A)	3.9	2.2	3.9	3.9	1.9	2.3	79.7
Rent	4.5 (A)	4.8	4.5	5.6	4.2	4.3	4.6	64.8
Financial expenses	3.3 (A)	2.4	3.5	3.3	2.0	3.8	3.5	93.8
Interest and bank charges	1.7 (A)	1.2	1.8	1.1	1.3	1.8	1.8	79.7
Professional fees	1.7 (A)	1.2	1.8	2.1	0.7	1.8	1.7	79.7
General expenses	5.4 (A)	9.8	4.5	16.7	6.1	4.1	4.7	97.7
Advertising	1.3 (A)	1.1	1.3	1.3	1.0	1.0	1.4	71.1
Delivery expenses	2.6 (A)	6.8	1.8	12.9	3.9	2.0	1.8	71.1
Insurance	1.5 (A)	1.7	1.5	2.5	1.3	1.1	1.7	71.9
Other expenses	20.6 (A)	26.0	19.4	29.4	24.4	18.9	19.6	100.0
Total expenses	81.6 (A)	65.4	85.1	73.7	61.4	76.7	89.2	100.0
Net profit/loss	18.4 (A)	34.6	14.9	26.3	38.6	23.3	10.8	100.0

(continued)

R0000 Other Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	80						
Gross operating revenue	130.5 (A)	47.1	215.8	30.5	63.4	143.5	291.3
Total expenses	102.1 (A)	28.4	177.3	21.1	35.5	106.6	251.7
Net profit	28.4 (A)	18.8	38.3	9.4	27.9	37.0	39.6
Non-Profitable:							
Gross operating revenue	154.2 (A)	46.0	243.5	x	x	134.9	314.5
Total expenses	167.1 (A)	55.5	259.3	x	x	142.3	335.7
Net loss	-12.9 (A)	-9.5	-15.8	x	x	-7.4	-21.2
1993							
Profitable:							
Percent of businesses	81						
Gross operating revenue	125.4 (B)	43.4	211.9	31.3	54.8	91.5	343.8
Total expenses	103.2 (B)	26.2	184.4	19.0	32.9	63.6	316.7
Net profit	22.2 (A)	17.2	27.5	12.3	21.8	28.0	27.1
Non-Profitable:							
Gross operating revenue	132.0 (A)	41.5	203.7	36.7	46.0	96.5	279.5
Total expenses	143.9 (A)	53.0	215.9	45.0	63.6	105.9	293.5
Net loss	-11.8 (A)	-11.5	-12.1	-8.3	-15.6	-9.4	-14.1
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	50						
				(thousands of dollars)			
Revenue Range: Low value	25	25	179	25	x	179	232
High value	5,000	179	5,000	x	179	232	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	108.4 (B)	25.4	157.4	x	x	47.2	257.8
Total current assets	41.5 (B)	15.5	67.8	x	x	17.9	117.2
Accounts receivable	17.8 (B)	6.0	29.6	x	x	10.8	48.4
Closing inventory	1.9 (B)	0.2	3.6	x	x	0.4	6.8
Other current assets	21.8 (B)	9.3	34.4	x	x	6.8	62.0
Net fixed assets	57.2 (B)	34.8	79.6	x	x	23.1	136.0
Other assets and adjustments	7.7 (B)	5.2	10.3	x	x	6.2	14.4
Total liabilities	87.9 (B)	47.6	128.1	x	x	57.8	198.3
Total current liabilities	43.8 (A)	24.0	63.5	x	x	31.8	95.2
Current bank loans	4.5 (B)	-	8.9	x	x	2.4	15.3
Other current liabilities	39.3 (A)	24.0	54.6	x	x	29.4	79.8
Long-term bank loans	3.8 (B)	1.1	6.1	x	x	4.8	7.5
Other liabilities and adjustments	40.5 (B)	22.5	58.4	x	x	21.2	95.6
Total equity	18.6 (B)	7.8	29.3	x	x	-10.6	69.3
FINANCIAL RATIOS				(times)			
Current ratio	0.9	0.8	1.1	x	x	0.8	1.2
Debt to equity ratio	4.7	6.1	4.4	x	x	-5.4	2.9
Interest coverage ratio	7.8	14.2	5.8	x	x	9.8	4.1
Debt ratio	0.8	0.9	0.8	x	x	1.2	0.7
Revenue to equity ratio	12.7	19.4	10.9	x	x	-17.4	6.8
Revenue to closing inventories ratio	123.2	691.6	85.9	x	x	448.9	67.1
				(percent)			
Current debt to equity	235.8	308.4	216.5	x	x	-299.8	137.4
Net profit to equity	158.0	372.9	99.4	x	x	-288.1	42.2
Net fixed assets to equity	308.0	466.5	271.2	x	x	-217.3	198.3
Gross margin	53.6	54.2	53.4	x	x	49.3	55.0
Return on total assets	31.2	58.4	22.4	x	x	67.4	14.4
				(days)			
Collection period-accounts receivable	27.8	14.5	33.8	x	x	21.3	38.8

R9600 Amusement and Recreational Service Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	114	25	x	114	223	
High value	5,000	114	5,000	x	114	223	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	195.5 (A)	63.3	327.8	x	x	190.2	465.4	100.0
Cost of goods sold	11.4 (B)	3.0	19.7	x	x	35.1	3.4	46.2
Purchases and materials	11.3 (B)	3.0	19.5	x	x	36.0	3.0	46.2
Closing inventory	0.2 (A)	-	0.3	x	x	0.2	0.5	7.7
Opening inventory	0.3 (A)	-	0.8	x	x	0.3	0.8	7.7
Wages, salaries and benefits	55.8 (A)	9.1	102.5	x	x	37.8	167.3	84.6
Direct	- (A)	-	-	x	x	-	-	-
Indirect	55.8 (A)	9.1	102.5	x	x	37.8	167.3	84.6
Occupancy expenses	34.9 (A)	12.3	57.5	x	x	27.5	67.4	100.0
Depreciation	13.4 (A)	6.6	20.2	x	x	2.5	38.0	92.3
Repairs and maintenance	3.2 (A)	1.8	4.7	x	x	0.8	8.6	53.8
Fuel and oil	1.3 (A)	1.2	1.3	x	x	-	2.8	30.8
Utilities	4.0 (A)	2.0	6.1	x	x	4.2	8.0	84.6
Rent	12.9 (A)	0.8	25.1	x	x	20.0	30.2	76.9
Financial expenses	9.3 (A)	3.2	15.4	x	x	2.1	28.8	100.0
Interest and bank charges	6.2 (A)	2.4	10.0	x	x	0.9	19.0	84.6
Professional fees	3.1 (A)	0.8	5.5	x	x	1.2	9.7	76.9
General expenses	14.8 (A)	8.1	21.8	x	x	6.6	38.6	100.0
Advertising	3.2 (A)	1.2	5.3	x	x	2.5	8.0	69.2
Delivery expenses	5.5 (A)	5.7	5.2	x	x	1.9	8.6	61.5
Insurance	6.1 (A)	1.2	11.0	x	x	2.2	19.9	84.6
Other expenses	52.1 (A)	23.3	81.0	x	x	45.8	116.1	100.0
Total expenses	178.3 (A)	59.0	297.8	x	x	155.8	439.5	100.0
Net profit/loss	17.2 (A)	4.3	30.2	x	x	34.3	28.0	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	5.8 (B)	4.8	6.0	x	x	19.0	0.7	46.2
Purchases and materials	5.8 (B)	4.8	5.9	x	x	18.9	0.6	46.2
Closing inventory	0.1 (A)	-	0.1	x	x	0.1	0.1	7.7
Opening inventory	0.1 (A)	-	0.2	x	x	0.2	0.2	7.7
Wages, salaries and benefits	28.5 (A)	14.3	31.3	x	x	19.9	35.9	84.6
Direct	- (A)	-	-	x	x	-	-	-
Indirect	28.5 (A)	14.3	31.3	x	x	19.9	35.9	84.6
Occupancy expenses	17.8 (A)	19.4	17.5	x	x	14.4	18.8	100.0
Depreciation	6.9 (A)	10.5	6.2	x	x	1.3	8.2	92.3
Repairs and maintenance	1.7 (A)	2.9	1.4	x	x	0.4	1.8	53.8
Fuel and oil	0.6 (A)	1.9	0.4	x	x	-	0.6	30.8
Utilities	2.1 (A)	3.1	1.9	x	x	2.2	1.7	84.6
Rent	6.6 (A)	1.0	7.7	x	x	10.5	6.5	76.9
Financial expenses	4.8 (A)	5.1	4.7	x	x	1.1	6.2	100.0
Interest and bank charges	3.2 (A)	3.8	3.0	x	x	0.5	4.1	84.6
Professional fees	1.6 (A)	1.3	1.7	x	x	0.6	2.1	76.9
General expenses	7.6 (A)	12.8	6.6	x	x	3.4	7.9	100.0
Advertising	1.6 (A)	1.9	1.6	x	x	1.3	1.7	69.2
Delivery expenses	2.8 (A)	9.0	1.6	x	x	1.0	1.8	61.5
Insurance	3.1 (A)	1.9	3.4	x	x	1.1	4.3	84.6
Other expenses	26.7 (A)	38.8	24.7	x	x	24.1	24.9	100.0
Total expenses	91.2 (A)	93.3	90.8	x	x	81.9	94.4	100.0
Net profit/loss	8.8 (A)	6.7	9.2	x	x	18.1	5.6	100.0

(continued)

R9600 Amusement and Recreational Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	79						
Gross operating revenue	198.4 (A)	65.4	331.3	x	x	x	x
Total expenses	171.6 (A)	58.0	290.6	x	x	x	x
Net profit	24.8 (A)	9.3	40.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	52						
Gross operating revenue	98.6 (A)	x	x	x	x	x	x
Total expenses	74.7 (A)	x	x	x	x	x	x
Net profit	21.9 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	195.7 (A)	x	x	x	x	x	x
Total expenses	210.2 (A)	x	x	x	x	x	x
Net loss	-14.5 (A)	x	x	x	x	x	x
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	369	25	x	369	x
High value	5,000	369	5,000	x	369	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	192.3 (A)	97.9	286.7	x	x	x	x
Total current assets	43.7 (A)	21.2	66.2	x	x	x	x
Accounts receivable	21.4 (A)	9.8	33.2	x	x	x	x
Closing inventory	0.4 (A)	0.8	-	x	x	x	x
Other current assets	21.9 (A)	10.8	33.0	x	x	x	x
Net fixed assets	147.8 (A)	75.5	220.1	x	x	x	x
Other assets and adjustments	0.8 (A)	1.2	0.4	x	x	x	x
Total liabilities	188.7 (A)	109.2	268.2	x	x	x	x
Total current liabilities	81.3 (A)	27.2	135.3	x	x	x	x
Current bank loans	6.4 (A)	-	12.8	x	x	x	x
Other current liabilities	74.9 (A)	27.2	122.5	x	x	x	x
Long-term bank loans	3.7 (A)	7.4	-	x	x	x	x
Other liabilities and adjustments	103.7 (A)	74.6	132.9	x	x	x	x
Total equity	3.6 (A)	-11.3	18.4	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.5	0.8	0.5	x	x	x	x
Debt to equity ratio	52.9	-9.7	14.5	x	x	x	x
Interest coverage ratio	2.4	4.9	2.0	x	x	x	x
Debt ratio	1.0	1.1	0.9	x	x	x	x
Revenue to equity ratio	95.4	-13.0	29.0	x	x	x	x
Revenue to closing inventories ratio	808.7	174.1	x	x	x	x	x
				(percent)			
Current debt to equity	x	-240.8	734.0	x	x	x	x
Net profit to equity	533.3	-112.7	137.3	x	x	x	x
Net fixed assets to equity	x	-657.9	x	x	x	x	x
Gross margin	63.0	46.9	66.9	x	x	x	x
Return on total assets	17.2	16.3	17.5	x	x	x	x
				(days)			
Collection period-accounts receivable	23.0	24.0	22.7	x	x	x	x

R9700 Personal and Household Service Industries

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	30								
					(thousands of dollars)				
Revenue Range: Low value	25		25	67	25	39	67	141	
High value	5,000		67	5,000	39	67	141	5,000	
Selected Expense Items					(thousands of dollars)				
Gross operating revenue	109.4	(A)	42.6	176.1	34.1	51.1	88.4	253.9	100.0
Cost of goods sold	5.4	(A)	0.5	10.3	0.4	0.6	0.1	20.5	30.0
Purchases and materials	6.4	(B)	0.5	12.3	0.4	0.6	0.1	24.4	30.0
Closing inventory	1.1	(B)	-	2.2	-	-	-	4.3	13.3
Opening inventory	x	(F)	x	x	x	x	x	x	3.3
Wages, salaries and benefits	38.5	(A)	3.5	73.5	1.3	5.8	26.2	120.8	76.7
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	38.5	(A)	3.5	73.5	1.3	5.8	26.2	120.8	76.7
Occupancy expenses	19.9	(A)	9.2	30.7	7.5	10.9	13.6	47.8	100.0
Depreciation	2.5	(B)	0.9	4.1	0.8	1.0	1.2	6.9	76.7
Repairs and maintenance	1.1	(A)	1.0	1.2	0.3	1.7	0.8	1.7	70.0
Fuel and oil	0.2	(B)	0.1	0.2	-	0.2	0.5	-	6.7
Utilities	3.9	(B)	1.7	6.1	1.4	2.0	4.4	7.8	83.3
Rent	12.2	(A)	5.5	19.0	5.0	5.9	6.6	31.4	86.7
Financial expenses	3.1	(B)	1.1	5.1	0.6	1.6	1.8	8.3	90.0
Interest and bank charges	1.6	(A)	0.5	2.7	0.4	0.6	1.0	4.5	73.3
Professional fees	1.4	(B)	0.6	2.3	0.2	1.0	0.9	3.8	76.7
General expenses	4.2	(A)	1.7	6.8	1.2	2.2	2.3	11.2	96.7
Advertising	2.0	(A)	0.6	3.3	0.5	0.7	1.5	5.2	83.3
Delivery expenses	1.5	(A)	0.7	2.4	0.3	1.0	0.5	4.3	53.3
Insurance	0.7	(B)	0.4	1.0	0.4	0.4	0.3	1.7	63.3
Other expenses	23.8	(A)	11.5	36.0	13.4	9.6	22.1	50.0	100.0
Total expenses	94.9	(A)	27.5	162.4	24.4	30.7	68.0	258.7	100.0
Net profit/loss	14.4	(B)	15.1	13.7	9.8	20.4	22.3	5.2	100.0
Selected Expense Items					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	4.9	(A)	1.1	5.9	1.2	1.1	0.1	7.8	30.0
Purchases and materials	5.8	(A)	1.1	7.0	1.2	1.1	0.1	9.3	30.0
Closing inventory	1.0	(B)	-	1.2	-	-	-	1.8	13.3
Opening inventory	x	(F)	x	x	x	x	x	x	3.3
Wages, salaries and benefits	35.2	(A)	8.3	41.7	3.7	11.4	29.8	45.8	76.7
Direct	-	(A)	-	-	-	-	-	-	-
Indirect	35.2	(A)	8.3	41.7	3.7	11.4	29.8	45.8	76.7
Occupancy expenses	18.2	(A)	21.6	17.4	21.9	21.3	15.3	18.1	100.0
Depreciation	2.3	(B)	2.1	2.3	2.3	2.0	1.4	2.6	76.7
Repairs and maintenance	1.0	(B)	2.4	0.7	1.0	3.3	0.9	0.7	70.0
Fuel and oil	0.2	(B)	0.3	0.1	-	0.5	0.6	-	6.7
Utilities	3.6	(B)	4.0	3.5	4.1	3.9	5.0	3.0	83.3
Rent	11.2	(A)	12.8	10.8	14.6	11.6	7.5	11.9	86.7
Financial expenses	2.8	(A)	2.6	2.9	1.8	3.1	2.1	3.1	90.0
Interest and bank charges	1.5	(A)	1.2	1.6	1.3	1.2	1.1	1.7	73.3
Professional fees	1.3	(B)	1.3	1.3	0.5	1.9	1.0	1.4	76.7
General expenses	3.9	(A)	4.0	3.8	3.6	4.2	2.6	4.3	96.7
Advertising	1.8	(A)	1.4	1.9	1.5	1.4	1.6	2.0	83.3
Delivery expenses	1.4	(A)	1.6	1.4	0.9	2.1	0.6	1.8	53.3
Insurance	0.7	(B)	1.0	0.6	1.2	0.6	0.4	0.6	63.3
Other expenses	21.7	(A)	27.0	20.5	39.2	18.9	25.0	18.9	100.0
Total expenses	86.6	(A)	64.6	92.2	71.4	60.0	74.7	98.0	100.0
Net profit/loss	13.2	(B)	35.4	7.8	28.6	40.0	25.3	2.0	100.0

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R9700 Personal and Household Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	77						
Gross operating revenue	108.7 (A)	43.3	197.8	33.7	51.1	82.5	329.5
Total expenses	84.9 (A)	26.4	169.1	21.1	30.7	44.7	311.0
Net profit	21.8 (A)	16.9	28.8	12.6	20.4	37.8	18.5
Non-Profitable:							
Gross operating revenue	117.9 (A)	x	x	x	x	x	x
Total expenses	127.6 (A)	x	x	x	x	x	x
Net loss	-9.6 (B)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	74						
Gross operating revenue	72.9 (A)	39.2	109.5	30.3	45.8	74.2	166.6
Total expenses	52.7 (A)	23.7	84.2	14.5	30.6	44.3	148.4
Net profit	20.2 (A)	15.4	25.4	15.8	15.1	29.9	18.2
Non-Profitable:							
Gross operating revenue	99.6 (A)	38.5	147.9	x	x	x	x
Total expenses	104.1 (A)	43.8	151.8	x	x	x	x
Net loss	-4.6 (A)	-5.4	-3.9	x	x	x	x
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	162	25	x	162	x
High value	5,000	162	5,000	x	162	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	69.3 (B)	31.7	106.9	x	x	x	x
Total current assets	21.6 (A)	10.7	32.4	x	x	x	x
Accounts receivable	8.9 (A)	2.3	15.5	x	x	x	x
Closing inventory	3.6 (B)	1.3	5.8	x	x	x	x
Other current assets	9.1 (A)	7.1	11.1	x	x	x	x
Net fixed assets	26.5 (B)	14.2	38.8	x	x	x	x
Other assets and adjustments	21.2 (C)	6.8	35.6	x	x	x	x
Total liabilities	71.7 (B)	26.8	116.7	x	x	x	x
Total current liabilities	28.5 (A)	17.1	39.8	x	x	x	x
Current bank loans	1.9 (B)	0.3	3.5	x	x	x	x
Other current liabilities	26.6 (A)	16.8	36.3	x	x	x	x
Long-term bank loans	9.7 (C)	4.8	14.6	x	x	x	x
Other liabilities and adjustments	33.5 (C)	4.9	62.2	x	x	x	x
Total equity	x (F)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.8	0.8	0.8	x	x	x	x
Debt to equity ratio	x	x	x	x	x	x	x
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	1.0	0.8	1.1	x	x	x	x
Revenue to equity ratio	x	x	x	x	x	x	x
Revenue to closing inventories ratio	54.7	83.1	48.2	x	x	x	x
				(percent)			
Current debt to equity	x	x	x	x	x	x	x
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	x	x	x	x	x	x	x
Gross margin	51.1	59.3	47.9	x	x	x	x
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	16.7	7.8	20.2	x	x	x	x

R9710 Barber and Beauty Shops

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	20							
				(thousands of dollars)				
Revenue Range: Low value	25	25	98	25	x	98	185	
High value	5,000	98	5,000	x	98	185	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	139.5 (A)	53.0	226.1	x	x	152.2	300.1	100.0
Cost of goods sold	3.8 (B)	-	7.7	x	x	6.4	8.9	26.7
Purchases and materials	6.2 (B)	-	12.5	x	x	8.1	16.9	26.7
Closing inventory	2.7 (B)	-	5.3	x	x	2.6	8.0	26.7
Opening inventory	x (F)	x	x	x	x	x	x	6.7
Wages, salaries and benefits	73.6 (A)	14.2	132.9	x	x	88.2	177.7	80.0
Direct	- (A)	-	-	x	x	-	-	-
Indirect	73.6 (A)	14.2	132.9	x	x	88.2	177.7	80.0
Occupancy expenses	24.2 (A)	12.8	35.6	x	x	27.5	43.6	100.0
Depreciation	1.1 (B)	0.4	1.9	x	x	1.5	2.2	66.7
Repairs and maintenance	1.8 (A)	1.0	2.2	x	x	1.7	2.8	93.3
Fuel and oil	- (A)	-	-	x	x	-	-	-
Utilities	3.3 (A)	3.0	3.5	x	x	3.8	3.2	86.7
Rent	18.2 (A)	8.4	28.0	x	x	20.8	35.5	93.3
Financial expenses	2.8 (B)	0.8	4.8	x	x	4.3	5.4	86.7
Interest and bank charges	1.7 (B)	0.3	3.1	x	x	2.8	3.7	53.3
Professional fees	1.1 (B)	0.6	1.7	x	x	1.7	1.7	80.0
General expenses	3.7 (A)	2.0	5.4	x	x	4.4	6.3	100.0
Advertising	2.3 (A)	1.0	3.7	x	x	3.5	3.8	100.0
Delivery expenses	0.7 (B)	0.5	0.8	x	x	0.1	1.5	73.3
Insurance	0.7 (A)	0.4	0.9	x	x	0.8	1.0	80.0
Other expenses	22.5 (A)	14.8	30.1	x	x	26.2	34.1	100.0
Total expenses	130.6 (A)	44.7	216.5	x	x	157.1	275.8	100.0
Net profit/loss	9.0 (A)	8.3	9.6	x	x	-5.0	24.2	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	2.7 (B)	-	3.4	x	x	4.2	3.0	26.7
Purchases and materials	4.5 (B)	-	5.5	x	x	5.3	5.6	26.7
Closing inventory	1.9 (B)	-	2.3	x	x	1.7	2.7	26.7
Opening inventory	x (F)	x	x	x	x	x	x	6.7
Wages, salaries and benefits	52.7 (A)	26.9	58.8	x	x	58.0	59.2	80.0
Direct	- (A)	-	-	x	x	-	-	-
Indirect	52.7 (A)	26.9	58.8	x	x	58.0	59.2	80.0
Occupancy expenses	17.3 (A)	24.2	15.7	x	x	18.1	14.5	100.0
Depreciation	0.8 (B)	0.7	0.8	x	x	1.0	0.7	66.7
Repairs and maintenance	1.2 (A)	1.9	1.0	x	x	1.1	0.9	93.3
Fuel and oil	- (A)	-	-	x	x	-	-	-
Utilities	2.3 (A)	5.7	1.5	x	x	2.5	1.1	86.7
Rent	13.1 (A)	15.9	12.4	x	x	13.5	11.8	93.3
Financial expenses	2.0 (B)	1.5	2.1	x	x	2.9	1.8	86.7
Interest and bank charges	1.2 (B)	0.5	1.4	x	x	1.7	1.2	53.3
Professional fees	0.8 (B)	1.0	0.8	x	x	1.1	0.6	80.0
General expenses	2.6 (A)	3.7	2.4	x	x	2.9	2.1	100.0
Advertising	1.7 (A)	1.9	1.6	x	x	2.3	1.3	100.0
Delivery expenses	0.5 (B)	1.0	0.3	x	x	0.1	0.5	73.3
Insurance	0.5 (A)	0.7	0.4	x	x	0.5	0.3	80.0
Other expenses	16.1 (A)	28.0	13.3	x	x	17.2	11.4	100.0
Total expenses	93.6 (A)	84.4	95.7	x	x	103.3	91.9	100.0
Net profit/loss	6.4 (B)	15.6	4.3	x	x	-3.3	8.1	100.0

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R9710 Barber and Beauty Shops *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	68						
Gross operating revenue	147.1 (A)	41.1	280.7	x	x	x	x
Total expenses	130.4 (A)	27.8	259.8	x	x	x	x
Net profit	16.7 (A)	13.4	20.9	x	x	x	x
Non-Profitable:							
Gross operating revenue	123.4 (A)	x	x	x	x	x	x
Total expenses	130.9 (A)	x	x	x	x	x	x
Net loss	-7.5 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	75						
Gross operating revenue	79.8 (A)	x	x	x	x	x	x
Total expenses	65.2 (A)	x	x	x	x	x	x
Net profit	14.6 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	135.0 (A)	x	x	x	x	x	x
Total expenses	140.9 (A)	x	x	x	x	x	x
Net loss	-5.9 (A)	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	45.9 (B)	x	x	x	x	x	x
Total current assets	18.4 (A)	x	x	x	x	x	x
Accounts receivable	0.9 (B)	x	x	x	x	x	x
Closing inventory	6.5 (B)	x	x	x	x	x	x
Other current assets	11.0 (A)	x	x	x	x	x	x
Net fixed assets	12.9 (B)	x	x	x	x	x	x
Other assets and adjustments	14.6 (C)	x	x	x	x	x	x
Total liabilities	53.6 (B)	x	x	x	x	x	x
Total current liabilities	31.2 (A)	x	x	x	x	x	x
Current bank loans	0.3 (B)	x	x	x	x	x	x
Other current liabilities	30.9 (A)	x	x	x	x	x	x
Long-term bank loans	4.4 (C)	x	x	x	x	x	x
Other liabilities and adjustments	18.0 (C)	x	x	x	x	x	x
Total equity	-7.7 (B)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.8	x	x	x	x	x	x
Debt to equity ratio	-7.0	x	x	x	x	x	x
Interest coverage ratio	1.8	x	x	x	x	x	x
Debt ratio	1.2	x	x	x	x	x	x
Revenue to equity ratio	-24.4	x	x	x	x	x	x
Revenue to closing inventories ratio	29.0	x	x	x	x	x	x
				(percent)			
Current debt to equity	-405.7	x	x	x	x	x	x
Net profit to equity	-31.2	x	x	x	x	x	x
Net fixed assets to equity	-167.4	x	x	x	x	x	x
Gross margin	38.5	x	x	x	x	x	x
Return on total assets	11.6	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	1.8	x	x	x	x	x	x

R9712 Beauty Shops

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	10							
			(thousands of dollars)					
Revenue Range: Low value	25	25	82	25	x	82	162	
High value	5,000	82	5,000	x	82	162	5,000	
Selected Expense Items			(thousands of dollars)					
Gross operating revenue	121.5 (A)	43.3	199.6	x	x	128.1	271.2	100.0
Cost of goods sold	2.0 (A)	-	4.0	x	x	4.4	3.7	16.7
Purchases and materials	2.5 (A)	-	5.1	x	x	5.5	4.6	16.7
Closing inventory	0.8 (B)	-	1.6	x	x	2.3	1.0	16.7
Opening inventory	x (F)	x	x	x	x	x	x	8.3
Wages, salaries and benefits	60.8 (A)	4.5	117.1	x	x	70.8	163.5	75.0
Direct	- (A)	-	-	x	x	-	-	-
Indirect	60.8 (A)	4.5	117.1	x	x	70.8	163.5	75.0
Occupancy expenses	21.1 (A)	12.2	30.1	x	x	23.2	37.0	100.0
Depreciation	0.8 (B)	0.2	1.3	x	x	1.8	0.8	66.7
Repairs and maintenance	1.3 (B)	0.9	1.7	x	x	2.3	1.2	91.7
Fuel and oil	- (A)	-	-	x	x	-	-	-
Utilities	2.9 (A)	2.3	3.5	x	x	3.8	3.1	83.3
Rent	16.1 (A)	8.7	23.5	x	x	15.2	31.8	91.7
Financial expenses	2.8 (B)	0.8	5.0	x	x	4.5	5.5	91.7
Interest and bank charges	1.7 (B)	0.1	3.3	x	x	2.4	4.1	58.3
Professional fees	1.1 (B)	0.4	1.8	x	x	2.1	1.5	83.3
General expenses	2.9 (A)	1.8	4.2	x	x	3.8	4.5	100.0
Advertising	1.8 (A)	0.5	3.0	x	x	3.0	3.0	100.0
Delivery expenses	0.4 (A)	0.6	0.3	x	x	0.3	0.2	75.0
Insurance	0.7 (A)	0.4	0.9	x	x	0.5	1.3	75.0
Other expenses	21.3 (A)	12.0	30.6	x	x	28.3	32.8	100.0
Total expenses	110.8 (A)	30.7	191.0	x	x	134.9	247.0	100.0
Net profit/loss	10.6 (A)	12.6	8.7	x	x	-6.8	24.2	100.0
Selected Expense Items			(percent of gross operating revenues)					
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.7 (A)	-	2.0	x	x	3.4	1.4	16.7
Purchases and materials	2.1 (A)	-	2.5	x	x	4.3	1.7	16.7
Closing inventory	0.7 (B)	-	0.8	x	x	1.8	0.4	16.7
Opening inventory	0.2 (C)	-	0.3	x	x	0.9	-	8.3
Wages, salaries and benefits	50.0 (A)	10.3	58.7	x	x	55.2	60.3	75.0
Direct	- (A)	-	-	x	x	-	-	-
Indirect	50.0 (A)	10.3	58.7	x	x	55.2	60.3	75.0
Occupancy expenses	17.4 (A)	28.1	15.1	x	x	18.1	13.6	100.0
Depreciation	0.6 (B)	0.5	0.7	x	x	1.4	0.3	66.7
Repairs and maintenance	1.1 (B)	2.1	0.9	x	x	1.8	0.4	91.7
Fuel and oil	- (A)	-	-	x	x	-	-	-
Utilities	2.4 (B)	5.4	1.7	x	x	3.0	1.2	83.3
Rent	13.3 (A)	20.1	11.8	x	x	11.9	11.7	91.7
Financial expenses	2.3 (B)	1.3	2.5	x	x	3.5	2.0	91.7
Interest and bank charges	1.4 (A)	0.3	1.6	x	x	1.9	1.5	58.3
Professional fees	0.9 (B)	1.0	0.9	x	x	1.6	0.5	83.3
General expenses	2.4 (A)	3.6	2.1	x	x	3.0	1.7	100.0
Advertising	1.5 (A)	1.3	1.5	x	x	2.4	1.1	100.0
Delivery expenses	0.3 (A)	1.3	0.1	x	x	0.2	0.1	75.0
Insurance	0.5 (A)	1.0	0.4	x	x	0.4	0.5	75.0
Other expenses	17.5 (A)	27.7	15.3	x	x	22.1	12.1	100.0
Total expenses	91.2 (A)	70.9	95.6	x	x	105.3	91.1	100.0
Net profit/loss	8.8 (B)	29.1	4.4	x	x	-5.3	8.9	100.0

(continued)

R9712 Beauty Shops *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	88						
Gross operating revenue	117.8 (A)	41.1	297.1	x	x	x	x
Total expenses	99.2 (A)	27.8	266.3	x	x	x	x
Net profit	18.6 (A)	13.4	30.8	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	75						
Gross operating revenue	89.8 (A)	x	x	x	x	x	x
Total expenses	77.9 (A)	x	x	x	x	x	x
Net profit	11.8 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

R9720 Laundries and Cleaners

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	129.7 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	17.0 (A)	x	x	x	x	x	x	66.7
Purchases and materials	17.0 (A)	x	x	x	x	x	x	66.7
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	23.0 (B)	x	x	x	x	x	x	66.7
Direct	- (A)	x	x	x	x	x	x	-
Indirect	23.0 (B)	x	x	x	x	x	x	66.7
Occupancy expenses	30.7 (B)	x	x	x	x	x	x	100.0
Depreciation	7.0 (B)	x	x	x	x	x	x	100.0
Repairs and maintenance	1.1 (A)	x	x	x	x	x	x	83.3
Fuel and oil	0.8 (A)	x	x	x	x	x	x	16.7
Utilities	8.4 (B)	x	x	x	x	x	x	100.0
Rent	13.6 (B)	x	x	x	x	x	x	100.0
Financial expenses	6.6 (B)	x	x	x	x	x	x	100.0
Interest and bank charges	3.4 (A)	x	x	x	x	x	x	100.0
Professional fees	3.2 (B)	x	x	x	x	x	x	83.3
General expenses	10.2 (A)	x	x	x	x	x	x	100.0
Advertising	3.7 (A)	x	x	x	x	x	x	50.0
Delivery expenses	4.7 (A)	x	x	x	x	x	x	50.0
Insurance	1.8 (B)	x	x	x	x	x	x	83.3
Other expenses	37.3 (A)	x	x	x	x	x	x	100.0
Total expenses	124.8 (A)	x	x	x	x	x	x	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	13.1 (A)	x	x	x	x	x	x	66.7
Purchases and materials	13.1 (A)	x	x	x	x	x	x	66.7
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	17.7 (A)	x	x	x	x	x	x	66.7
Direct	- (A)	x	x	x	x	x	x	-
Indirect	17.7 (A)	x	x	x	x	x	x	66.7
Occupancy expenses	23.7 (B)	x	x	x	x	x	x	100.0
Depreciation	5.4 (B)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.9 (B)	x	x	x	x	x	x	83.3
Fuel and oil	0.4 (B)	x	x	x	x	x	x	16.7
Utilities	6.5 (B)	x	x	x	x	x	x	100.0
Rent	10.5 (A)	x	x	x	x	x	x	100.0
Financial expenses	5.1 (B)	x	x	x	x	x	x	100.0
Interest and bank charges	2.7 (A)	x	x	x	x	x	x	100.0
Professional fees	2.5 (B)	x	x	x	x	x	x	83.3
General expenses	7.8 (A)	x	x	x	x	x	x	100.0
Advertising	2.8 (B)	x	x	x	x	x	x	50.0
Delivery expenses	3.6 (B)	x	x	x	x	x	x	50.0
Insurance	1.4 (B)	x	x	x	x	x	x	83.3
Other expenses	28.8 (A)	x	x	x	x	x	x	100.0
Total expenses	96.3 (A)	x	x	x	x	x	x	100.0
Net profit/loss	x (F)	x	x	x	x	x	x	100.0

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R9720 Laundries and Cleaners *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	85						
Gross operating revenue	100.5 (A)	x	x	x	x	x	x
Total expenses	74.0 (A)	x	x	x	x	x	x
Net profit	26.5 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

R9790 Other Personal and Household Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	54	25	x	54	x	
High value	5,000	54	5,000	x	54	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	64.3 (A)	38.9	89.7	x	x	x	x	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	10.5 (B)	2.5	18.5	x	x	x	x	87.5
Direct	- (A)	-	-	x	x	x	x	-
Indirect	10.5 (B)	2.5	18.5	x	x	x	x	87.5
Occupancy expenses	8.9 (A)	7.7	10.2	x	x	x	x	100.0
Depreciation	1.1 (A)	0.6	1.5	x	x	x	x	75.0
Repairs and maintenance	0.7 (C)	1.4	-	x	x	x	x	25.0
Fuel and oil	0.2 (C)	0.3	-	x	x	x	x	12.5
Utilities	1.7 (A)	0.9	2.5	x	x	x	x	62.5
Rent	5.3 (A)	4.4	6.2	x	x	x	x	75.0
Financial expenses	0.8 (A)	1.0	0.7	x	x	x	x	87.5
Interest and bank charges	0.4 (B)	0.7	0.1	x	x	x	x	87.5
Professional fees	0.5 (B)	0.3	0.6	x	x	x	x	62.5
General expenses	0.7 (A)	0.5	0.9	x	x	x	x	87.5
Advertising	0.6 (A)	0.2	0.9	x	x	x	x	75.0
Delivery expenses	- (C)	0.1	-	x	x	x	x	12.5
Insurance	0.1 (B)	0.2	-	x	x	x	x	25.0
Other expenses	17.4 (A)	6.4	28.3	x	x	x	x	100.0
Total expenses	38.4 (A)	18.1	58.7	x	x	x	x	100.0
Net profit/loss	25.9 (A)	20.8	31.0	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	16.3 (B)	6.3	20.7	x	x	x	x	87.5
Direct	- (A)	-	-	x	x	x	x	-
Indirect	16.3 (B)	6.3	20.7	x	x	x	x	87.5
Occupancy expenses	13.9 (A)	19.8	11.3	x	x	x	x	100.0
Depreciation	1.7 (A)	1.6	1.7	x	x	x	x	75.0
Repairs and maintenance	1.1 (C)	3.5	-	x	x	x	x	25.0
Fuel and oil	0.3 (C)	0.9	-	x	x	x	x	12.5
Utilities	2.6 (A)	2.3	2.8	x	x	x	x	62.5
Rent	8.3 (A)	11.4	6.9	x	x	x	x	75.0
Financial expenses	1.3 (B)	2.5	0.8	x	x	x	x	87.5
Interest and bank charges	0.6 (C)	1.7	0.1	x	x	x	x	87.5
Professional fees	0.7 (B)	0.8	0.7	x	x	x	x	62.5
General expenses	1.1 (A)	1.4	1.0	x	x	x	x	87.5
Advertising	0.9 (A)	0.6	1.0	x	x	x	x	75.0
Delivery expenses	0.1 (C)	0.2	-	x	x	x	x	12.5
Insurance	0.2 (C)	0.6	-	x	x	x	x	25.0
Other expenses	27.0 (A)	16.5	31.6	x	x	x	x	100.0
Total expenses	59.7 (A)	46.5	65.4	x	x	x	x	100.0
Net profit/loss	40.3 (A)	53.5	34.6	x	x	x	x	100.0

(continued)

R9790 Other Personal and Household Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES			(thousands of dollars)				
1995							
Profitable:							
Percent of businesses	91						
Gross operating revenue	57.1 (A)	38.9	79.1	x	x	x	x
Total expenses	28.7 (A)	18.1	41.4	x	x	x	x
Net profit	28.5 (A)	20.8	37.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	83						
Gross operating revenue	55.4 (A)	36.9	72.4	x	x	x	x
Total expenses	32.4 (A)	16.8	46.9	x	x	x	x
Net profit	23.0 (A)	20.2	25.5	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

R9799 Other Personal and Household Services n.e.c.

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	54	25	x	54	x	
High value	5,000	54	5,000	x	54	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	64.3 (A)	38.9	89.7	x	x	x	x	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	10.5 (B)	2.5	18.5	x	x	x	x	87.5
Direct	- (A)	-	-	x	x	x	x	-
Indirect	10.5 (B)	2.5	18.5	x	x	x	x	87.5
Occupancy expenses	8.9 (A)	7.7	10.2	x	x	x	x	100.0
Depreciation	1.1 (A)	0.8	1.5	x	x	x	x	75.0
Repairs and maintenance	0.7 (C)	1.4	-	x	x	x	x	25.0
Fuel and oil	0.2 (C)	0.3	-	x	x	x	x	12.5
Utilities	1.7 (A)	0.9	2.5	x	x	x	x	62.5
Rent	5.3 (A)	4.4	6.2	x	x	x	x	75.0
Financial expenses	0.8 (A)	1.0	0.7	x	x	x	x	87.5
Interest and bank charges	0.4 (B)	0.7	0.1	x	x	x	x	87.5
Professional fees	0.5 (B)	0.3	0.6	x	x	x	x	62.5
General expenses	0.7 (A)	0.5	0.9	x	x	x	x	87.5
Advertising	0.6 (A)	0.2	0.9	x	x	x	x	75.0
Delivery expenses	- (C)	0.1	-	x	x	x	x	12.5
Insurance	0.1 (B)	0.2	-	x	x	x	x	25.0
Other expenses	17.4 (A)	6.4	28.3	x	x	x	x	100.0
Total expenses	38.4 (A)	18.1	58.7	x	x	x	x	100.0
Net profit/loss	25.9 (A)	20.8	31.0	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	- (A)	-	-	x	x	x	x	-
Purchases and materials	- (A)	-	-	x	x	x	x	-
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	16.3 (B)	6.3	20.7	x	x	x	x	87.5
Direct	- (A)	-	-	x	x	x	x	-
Indirect	16.3 (B)	6.3	20.7	x	x	x	x	87.5
Occupancy expenses	13.9 (A)	19.8	11.3	x	x	x	x	100.0
Depreciation	1.7 (A)	1.8	1.7	x	x	x	x	75.0
Repairs and maintenance	1.1 (C)	3.5	-	x	x	x	x	25.0
Fuel and oil	0.3 (C)	0.9	-	x	x	x	x	12.5
Utilities	2.6 (A)	2.3	2.8	x	x	x	x	62.5
Rent	8.3 (A)	11.4	6.9	x	x	x	x	75.0
Financial expenses	1.3 (B)	2.5	0.8	x	x	x	x	87.5
Interest and bank charges	0.6 (C)	1.7	0.1	x	x	x	x	87.5
Professional fees	0.7 (B)	0.8	0.7	x	x	x	x	62.5
General expenses	1.1 (A)	1.4	1.0	x	x	x	x	87.5
Advertising	0.9 (A)	0.6	1.0	x	x	x	x	75.0
Delivery expenses	0.1 (C)	0.2	-	x	x	x	x	12.5
Insurance	0.2 (C)	0.6	-	x	x	x	x	25.0
Other expenses	27.0 (A)	16.5	31.8	x	x	x	x	100.0
Total expenses	59.7 (A)	48.5	65.4	x	x	x	x	100.0
Net profit/loss	40.3 (A)	53.5	34.6	x	x	x	x	100.0

(continued)

R9799 Other Personal and Household Services n.e.c. *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES			(thousands of dollars)				
1995							
Profitable:	91						
Percent of businesses	57.1 (A)	38.9	79.1	x	x	x	x
Gross operating revenue	28.7 (A)	18.1	41.4	x	x	x	x
Total expenses	28.5 (A)	20.8	37.7	x	x	x	x
Net profit							
Non-Profitable:	x ()	x	x	x	x	x	x
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss							
1993							
Profitable:	81						
Percent of businesses	58.5 (A)	39.8	75.5	x	x	x	x
Gross operating revenue	32.7 (A)	15.5	48.4	x	x	x	x
Total expenses	25.8 (A)	24.3	27.1	x	x	x	x
Net profit							
Non-Profitable:	x ()	x	x	x	x	x	x
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss							

R9900 Other Service Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	80							
				(thousands of dollars)				
Revenue Range: Low value	25	25	88	25	37	88	179	
High value	5,000	88	5,000	37	88	179	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	130.8 (A)	47.0	214.3	29.1	64.9	149.7	278.9	100.0
Cost of goods sold	9.9 (A)	1.8	18.1	1.2	2.3	9.7	28.5	27.4
Purchases and materials	9.9 (A)	1.8	18.1	1.2	2.3	9.8	28.7	27.4
Closing inventory	0.7 (B)	-	1.4	-	-	-	2.8	2.4
Opening inventory	0.7 (B)	-	1.4	-	-	0.1	2.8	3.8
Wages, salaries and benefits	41.8 (B)	2.8	80.4	1.0	4.8	52.2	108.6	68.7
Direct	- (A)	-	-	-	-	-	-	-
Indirect	41.8 (B)	2.8	80.4	1.0	4.8	52.2	108.6	68.7
Occupancy expenses	15.1 (A)	6.3	23.8	4.4	8.3	14.4	33.2	98.8
Depreciation	6.1 (A)	2.3	9.9	1.4	3.3	4.7	15.1	89.3
Repairs and maintenance	1.4 (B)	0.7	2.1	0.5	1.0	1.3	2.8	50.0
Fuel and oil	0.8 (B)	0.3	0.8	0.2	0.3	0.4	1.3	21.4
Utilities	3.1 (A)	1.6	4.8	1.1	2.1	2.9	6.3	77.4
Rent	3.9 (A)	1.4	6.4	1.1	1.6	5.1	7.7	54.8
Financial expenses	4.2 (A)	0.9	7.5	1.0	0.9	5.9	9.1	94.0
Interest and bank charges	2.0 (A)	0.4	3.5	0.2	0.8	2.9	4.2	81.0
Professional fees	2.3 (B)	0.5	4.0	0.8	0.3	3.0	4.9	81.0
General expenses	7.1 (A)	4.9	9.2	6.0	3.8	6.3	12.2	97.6
Advertising	1.5 (A)	0.4	2.5	0.4	0.4	1.3	3.7	68.7
Delivery expenses	3.7 (A)	3.7	3.8	4.8	2.8	3.0	4.5	79.8
Insurance	1.9 (A)	0.8	2.9	0.8	0.9	1.9	4.0	73.8
Other expenses	25.4 (A)	11.3	39.5	8.5	14.0	25.9	53.1	100.0
Total expenses	103.3 (A)	28.0	178.5	22.1	34.0	114.4	242.6	100.0
Net profit/loss	27.4 (A)	19.0	35.8	7.0	30.9	35.3	36.2	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	7.6 (A)	3.7	8.4	4.1	3.5	6.5	9.5	27.4
Purchases and materials	7.6 (A)	3.7	8.5	4.1	3.5	6.4	9.8	27.4
Closing inventory	0.5 (B)	-	0.7	-	-	-	1.0	2.4
Opening inventory	0.5 (B)	-	0.8	-	-	0.1	0.9	3.8
Wages, salaries and benefits	31.9 (A)	6.0	37.5	3.5	7.1	34.9	38.9	68.7
Direct	- (A)	-	-	-	-	-	-	-
Indirect	31.9 (A)	6.0	37.5	3.5	7.1	34.9	38.9	68.7
Occupancy expenses	11.5 (A)	13.5	11.1	15.0	12.8	9.6	11.9	98.8
Depreciation	4.7 (A)	5.0	4.6	4.9	5.0	3.2	5.4	89.3
Repairs and maintenance	1.1 (B)	1.5	1.0	1.6	1.5	0.9	1.0	50.0
Fuel and oil	0.4 (B)	0.6	0.4	0.8	0.5	0.3	0.4	21.4
Utilities	2.4 (A)	3.4	2.1	3.7	3.3	1.9	2.2	77.4
Rent	3.0 (A)	2.9	3.0	3.9	2.5	3.4	2.8	54.8
Financial expenses	3.2 (A)	2.0	3.5	3.5	1.4	4.0	3.3	94.0
Interest and bank charges	1.5 (A)	0.9	1.7	0.8	0.9	1.9	1.5	81.0
Professional fees	1.7 (B)	1.1	1.9	2.7	0.4	2.0	1.8	81.0
General expenses	5.4 (A)	10.5	4.3	20.8	5.9	4.2	4.4	97.6
Advertising	1.1 (A)	0.8	1.2	1.5	0.8	0.9	1.3	68.7
Delivery expenses	2.9 (B)	7.9	1.8	16.6	4.0	2.0	1.6	79.8
Insurance	1.4 (A)	1.8	1.4	2.8	1.4	1.3	1.4	73.8
Other expenses	19.4 (A)	24.0	18.4	29.1	21.8	17.3	19.0	100.0
Total expenses	79.1 (A)	59.7	83.3	75.9	52.4	76.4	87.0	100.0
Net profit/loss	20.9 (A)	40.3	16.7	24.1	47.6	23.6	13.0	100.0

(continued)

R9900 Other Service Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	95						
Gross operating revenue	129.0 (A)	47.4	208.6	29.3	64.8	149.7	272.7
Total expenses	99.2 (A)	26.4	170.2	21.0	31.5	114.4	231.0
Net profit	29.8 (A)	21.0	38.3	8.3	33.3	35.3	41.7
Non-Profitable:							
Gross operating revenue	159.6 (A)	40.7	349.2	x	x	x	x
Total expenses	176.3 (A)	51.9	374.7	x	x	x	x
Net loss	-16.7 (A)	-11.2	-25.4	x	x	x	x
1998							
Profitable:							
Percent of businesses	85						
Gross operating revenue	135.0 (B)	42.8	228.9	30.9	55.6	99.0	358.2
Total expenses	112.4 (B)	25.8	198.5	20.1	32.1	69.3	329.1
Net profit	22.8 (A)	16.8	28.4	10.7	23.5	29.7	27.1
Non-Profitable:							
Gross operating revenue	132.0 (B)	40.8	226.1	x	x	107.4	337.0
Total expenses	147.3 (B)	55.2	242.2	x	x	116.8	359.8
Net loss	-15.2 (A)	-14.4	-16.2	x	x	-9.3	-22.5
			INCORPORATED BUSINESSES ONLY				
BUSINESSES IN SAMPLE (no.)	30						
				(thousands of dollars)			
Revenue Range: Low value	25	25	179	25	x	179	x
High value	5,000	179	5,000	x	179	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	102.7 (B)	58.1	147.3	x	x	x	x
Total current assets	42.1 (B)	16.9	67.2	x	x	x	x
Accounts receivable	16.7 (B)	6.9	30.5	x	x	x	x
Closing inventory	1.8 (B)	-	3.6	x	x	x	x
Other current assets	21.5 (B)	10.0	33.1	x	x	x	x
Net fixed assets	54.3 (B)	35.9	72.8	x	x	x	x
Other assets and adjustments	6.3 (B)	5.3	7.3	x	x	x	x
Total liabilities	82.1 (B)	46.6	118.6	x	x	x	x
Total current liabilities	43.2 (A)	25.0	61.5	x	x	x	x
Current bank loans	4.7 (B)	-	9.5	x	x	x	x
Other current liabilities	38.5 (A)	25.0	52.0	x	x	x	x
Long-term bank loans	2.7 (B)	-	5.4	x	x	x	x
Other liabilities and adjustments	36.2 (B)	20.8	51.8	x	x	x	x
Total equity	20.6 (C)	12.8	28.8	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.0	0.7	1.1	x	x	x	x
Debt to equity ratio	4.0	3.6	4.1	x	x	x	x
Interest coverage ratio	10.9	16.8	8.2	x	x	x	x
Debt ratio	0.8	0.8	0.8	x	x	x	x
Revenue to equity ratio	11.2	12.8	10.5	x	x	x	x
Revenue to closing inventories ratio	127.6	x	83.2	x	x	x	x
				(percent)			
Current debt to equity	208.9	198.9	214.8	x	x	x	x
Net profit to equity	169.8	273.4	124.0	x	x	x	x
Net fixed assets to equity	263.8	285.7	254.2	x	x	x	x
Gross margin	53.0	53.9	52.8	x	x	x	x
Return on total assets	37.4	62.8	27.4	x	x	x	x
				(days)			
Collection period-accounts receivable	29.8	15.7	38.9	x	x	x	x

R9910 Machinery and Equipment Rental and Leasing Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	444.1 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	159.1 (A)	x	x	x	x	x	x	20.0
Purchases and materials	182.2 (A)	x	x	x	x	x	x	20.0
Closing inventory	20.2 (A)	x	x	x	x	x	x	20.0
Opening inventory	17.1 (A)	x	x	x	x	x	x	20.0
Wages, salaries and benefits	72.0 (A)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	72.0 (A)	x	x	x	x	x	x	100.0
Occupancy expenses	92.1 (A)	x	x	x	x	x	x	100.0
Depreciation	52.6 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	2.5 (A)	x	x	x	x	x	x	60.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	18.9 (A)	x	x	x	x	x	x	100.0
Rent	18.0 (A)	x	x	x	x	x	x	100.0
Financial expenses	13.5 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	9.5 (A)	x	x	x	x	x	x	100.0
Professional fees	4.0 (A)	x	x	x	x	x	x	80.0
General expenses	11.5 (A)	x	x	x	x	x	x	100.0
Advertising	5.1 (A)	x	x	x	x	x	x	80.0
Delivery expenses	2.8 (A)	x	x	x	x	x	x	100.0
Insurance	3.6 (A)	x	x	x	x	x	x	100.0
Other expenses	50.0 (A)	x	x	x	x	x	x	100.0
Total expenses	398.1 (A)	x	x	x	x	x	x	100.0
Net profit/loss	45.9 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	35.8 (A)	x	x	x	x	x	x	20.0
Purchases and materials	38.5 (A)	x	x	x	x	x	x	20.0
Closing inventory	4.6 (A)	x	x	x	x	x	x	20.0
Opening inventory	3.9 (A)	x	x	x	x	x	x	20.0
Wages, salaries and benefits	16.2 (A)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	16.2 (A)	x	x	x	x	x	x	100.0
Occupancy expenses	20.7 (A)	x	x	x	x	x	x	100.0
Depreciation	11.9 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.6 (A)	x	x	x	x	x	x	60.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	4.3 (A)	x	x	x	x	x	x	100.0
Rent	4.1 (A)	x	x	x	x	x	x	100.0
Financial expenses	3.0 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	2.1 (A)	x	x	x	x	x	x	100.0
Professional fees	0.9 (A)	x	x	x	x	x	x	80.0
General expenses	2.6 (A)	x	x	x	x	x	x	100.0
Advertising	1.1 (A)	x	x	x	x	x	x	80.0
Delivery expenses	0.6 (A)	x	x	x	x	x	x	100.0
Insurance	0.8 (A)	x	x	x	x	x	x	100.0
Other expenses	11.3 (A)	x	x	x	x	x	x	100.0
Total expenses	89.7 (A)	x	x	x	x	x	x	100.0
Net profit/loss	10.3 (A)	x	x	x	x	x	x	100.0

(continued)

R9910 Machinery and Equipment Rental and Leasing Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	444.1 (A)	x	x	x	x	x	x
Total expenses	398.1 (A)	x	x	x	x	x	x
Net profit	45.9 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	87						
Gross operating revenue	170.7 (A)	x	x	x	x	x	x
Total expenses	158.9 (A)	x	x	x	x	x	x
Net profit	11.8 (C)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

R9912 Audio-Visual Equipment Rental and Leasing

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	444.1 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	159.1 (A)	x	x	x	x	x	x	20.0
Purchases and materials	162.2 (A)	x	x	x	x	x	x	20.0
Closing inventory	20.2 (A)	x	x	x	x	x	x	20.0
Opening inventory	17.1 (A)	x	x	x	x	x	x	20.0
Wages, salaries and benefits	72.0 (A)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	72.0 (A)	x	x	x	x	x	x	100.0
Occupancy expenses	92.1 (A)	x	x	x	x	x	x	100.0
Depreciation	52.6 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	2.5 (A)	x	x	x	x	x	x	60.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	18.9 (A)	x	x	x	x	x	x	100.0
Rent	18.0 (A)	x	x	x	x	x	x	100.0
Financial expenses	13.5 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	9.5 (A)	x	x	x	x	x	x	100.0
Professional fees	4.0 (A)	x	x	x	x	x	x	80.0
General expenses	11.5 (A)	x	x	x	x	x	x	100.0
Advertising	5.1 (A)	x	x	x	x	x	x	80.0
Delivery expenses	2.8 (A)	x	x	x	x	x	x	100.0
Insurance	3.6 (A)	x	x	x	x	x	x	100.0
Other expenses	50.0 (A)	x	x	x	x	x	x	100.0
Total expenses	398.1 (A)	x	x	x	x	x	x	100.0
Net profit/loss	45.9 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	35.8 (A)	x	x	x	x	x	x	20.0
Purchases and materials	36.5 (A)	x	x	x	x	x	x	20.0
Closing inventory	4.6 (A)	x	x	x	x	x	x	20.0
Opening inventory	3.9 (A)	x	x	x	x	x	x	20.0
Wages, salaries and benefits	16.2 (A)	x	x	x	x	x	x	100.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	16.2 (A)	x	x	x	x	x	x	100.0
Occupancy expenses	20.7 (A)	x	x	x	x	x	x	100.0
Depreciation	11.9 (A)	x	x	x	x	x	x	100.0
Repairs and maintenance	0.6 (A)	x	x	x	x	x	x	60.0
Fuel and oil	- (A)	x	x	x	x	x	x	-
Utilities	4.3 (A)	x	x	x	x	x	x	100.0
Rent	4.1 (A)	x	x	x	x	x	x	100.0
Financial expenses	3.0 (A)	x	x	x	x	x	x	100.0
Interest and bank charges	2.1 (A)	x	x	x	x	x	x	100.0
Professional fees	0.9 (A)	x	x	x	x	x	x	80.0
General expenses	2.6 (A)	x	x	x	x	x	x	100.0
Advertising	1.1 (A)	x	x	x	x	x	x	80.0
Delivery expenses	0.6 (A)	x	x	x	x	x	x	100.0
Insurance	0.8 (A)	x	x	x	x	x	x	100.0
Other expenses	11.3 (A)	x	x	x	x	x	x	100.0
Total expenses	89.7 (A)	x	x	x	x	x	x	100.0
Net profit/loss	10.3 (A)	x	x	x	x	x	x	100.0

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R9912 Audio-Visual Equipment Rental and Leasing *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	444.1 (A)	x	x	x	x	x	x
Total expenses	398.1 (A)	x	x	x	x	x	x
Net profit	45.9 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	93						
Gross operating revenue	170.7 (A)	x	x	x	x	x	x
Total expenses	158.9 (A)	x	x	x	x	x	x
Net profit	11.8 (C)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

R9940 Other Repair Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	x	25	x	x	x	
High value	5,000	x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	187.7 (A)	x	x	x	x	x	x	100.0
Cost of goods sold	3.6 (A)	x	x	x	x	x	x	33.3
Purchases and materials	3.6 (A)	x	x	x	x	x	x	33.3
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	48.6 (A)	x	x	x	x	x	x	50.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	48.6 (A)	x	x	x	x	x	x	50.0
Occupancy expenses	24.5 (A)	x	x	x	x	x	x	100.0
Depreciation	10.1 (A)	x	x	x	x	x	x	83.3
Repairs and maintenance	1.4 (A)	x	x	x	x	x	x	16.7
Fuel and oil	0.5 (B)	x	x	x	x	x	x	33.3
Utilities	8.8 (A)	x	x	x	x	x	x	100.0
Rent	3.6 (B)	x	x	x	x	x	x	50.0
Financial expenses	3.0 (B)	x	x	x	x	x	x	83.3
Interest and bank charges	2.8 (B)	x	x	x	x	x	x	50.0
Professional fees	0.2 (A)	x	x	x	x	x	x	50.0
General expenses	7.7 (A)	x	x	x	x	x	x	100.0
Advertising	1.4 (A)	x	x	x	x	x	x	66.7
Delivery expenses	2.2 (A)	x	x	x	x	x	x	66.7
Insurance	4.1 (A)	x	x	x	x	x	x	66.7
Other expenses	61.9 (A)	x	x	x	x	x	x	100.0
Total expenses	149.3 (A)	x	x	x	x	x	x	100.0
Net profit/loss	38.4 (A)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.9 (A)	x	x	x	x	x	x	33.3
Purchases and materials	1.9 (A)	x	x	x	x	x	x	33.3
Closing inventory	- (A)	x	x	x	x	x	x	-
Opening inventory	- (A)	x	x	x	x	x	x	-
Wages, salaries and benefits	25.9 (A)	x	x	x	x	x	x	50.0
Direct	- (A)	x	x	x	x	x	x	-
Indirect	25.9 (A)	x	x	x	x	x	x	50.0
Occupancy expenses	13.1 (A)	x	x	x	x	x	x	100.0
Depreciation	5.4 (A)	x	x	x	x	x	x	83.3
Repairs and maintenance	0.8 (A)	x	x	x	x	x	x	16.7
Fuel and oil	0.3 (B)	x	x	x	x	x	x	33.3
Utilities	4.7 (A)	x	x	x	x	x	x	100.0
Rent	1.9 (B)	x	x	x	x	x	x	50.0
Financial expenses	1.6 (B)	x	x	x	x	x	x	83.3
Interest and bank charges	1.5 (B)	x	x	x	x	x	x	50.0
Professional fees	0.1 (A)	x	x	x	x	x	x	50.0
General expenses	4.1 (A)	x	x	x	x	x	x	100.0
Advertising	0.8 (A)	x	x	x	x	x	x	66.7
Delivery expenses	1.2 (A)	x	x	x	x	x	x	66.7
Insurance	2.2 (A)	x	x	x	x	x	x	66.7
Other expenses	33.0 (A)	x	x	x	x	x	x	100.0
Total expenses	79.5 (A)	x	x	x	x	x	x	100.0
Net profit/loss	20.5 (A)	x	x	x	x	x	x	100.0

(continued)

R9940 Other Repair Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	187.7 (A)	x	x	x	x	x	x
Total expenses	149.3 (A)	x	x	x	x	x	x
Net profit	38.4 (A)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	57						
Gross operating revenue	107.8 (A)	32.8	176.2	x	x	x	x
Total expenses	87.0 (A)	25.2	143.5	x	x	x	x
Net profit	20.7 (A)	7.6	32.7	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

R9950 Services to Buildings and Dwellings

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	40							
				(thousands of dollars)				
Revenue Range: Low value	25	25	179	25	72	179	x	
High value	5,000	179	5,000	72	179	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	132.2 (A)	77.8	186.6	45.3	110.2	x	x	100.0
Cost of goods sold	4.0 (A)	2.8	5.2	2.5	3.1	x	x	27.0
Purchases and materials	4.0 (A)	2.8	5.2	2.5	3.1	x	x	27.0
Closing inventory	- (A)	-	-	-	-	x	x	-
Opening inventory	- (A)	-	-	-	-	x	x	-
Wages, salaries and benefits	53.5 (B)	17.4	89.5	5.1	29.8	x	x	78.4
Direct	- (A)	-	-	-	-	x	x	-
Indirect	53.5 (B)	17.4	89.5	5.1	29.8	x	x	78.4
Occupancy expenses	10.1 (A)	8.9	11.4	7.5	10.3	x	x	97.3
Depreciation	3.6 (A)	3.3	3.8	3.5	3.1	x	x	91.9
Repairs and maintenance	0.8 (B)	1.3	0.3	1.1	1.4	x	x	51.4
Fuel and oil	0.5 (B)	0.5	0.6	0.3	0.7	x	x	18.9
Utilities	1.7 (A)	1.7	1.7	1.3	2.0	x	x	59.5
Rent	3.6 (B)	2.1	5.1	1.2	3.0	x	x	48.6
Financial expenses	4.7 (B)	1.9	7.4	1.2	2.7	x	x	94.6
Interest and bank charges	1.7 (A)	1.2	2.3	1.0	1.4	x	x	81.1
Professional fees	2.9 (B)	0.7	5.1	0.2	1.2	x	x	83.8
General expenses	5.4 (A)	4.3	6.4	3.0	5.8	x	x	94.6
Advertising	0.9 (B)	0.4	1.3	0.2	0.7	x	x	59.5
Delivery expenses	3.1 (A)	2.7	3.4	1.9	3.5	x	x	75.7
Insurance	1.4 (A)	1.1	1.8	0.9	1.3	x	x	70.3
Other expenses	19.9 (A)	13.6	26.3	8.2	19.0	x	x	100.0
Total expenses	97.6 (A)	48.9	146.2	27.5	70.2	x	x	100.0
Net profit/loss	34.6 (A)	28.9	40.4	17.8	40.0	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	3.0 (A)	3.6	2.8	5.4	2.8	x	x	27.0
Purchases and materials	3.0 (A)	3.6	2.8	5.4	2.8	x	x	27.0
Closing inventory	- (A)	-	-	-	-	x	x	-
Opening inventory	- (A)	-	-	-	-	x	x	-
Wages, salaries and benefits	40.4 (A)	22.4	48.0	11.4	26.9	x	x	78.4
Direct	- (A)	-	-	-	-	x	x	-
Indirect	40.4 (A)	22.4	48.0	11.4	26.9	x	x	78.4
Occupancy expenses	7.7 (A)	11.4	6.1	16.6	9.3	x	x	97.3
Depreciation	2.7 (A)	4.3	2.1	7.7	2.8	x	x	91.9
Repairs and maintenance	0.6 (B)	1.6	0.1	2.3	1.3	x	x	51.4
Fuel and oil	0.4 (B)	0.6	0.3	0.8	0.6	x	x	18.9
Utilities	1.3 (A)	2.2	0.9	3.0	1.8	x	x	59.5
Rent	2.7 (A)	2.8	2.7	2.8	2.8	x	x	48.6
Financial expenses	3.5 (A)	2.5	4.0	2.7	2.4	x	x	94.6
Interest and bank charges	1.3 (A)	1.6	1.2	2.3	1.3	x	x	81.1
Professional fees	2.2 (B)	0.9	2.8	0.4	1.1	x	x	83.8
General expenses	4.1 (A)	5.5	3.5	6.6	5.0	x	x	94.6
Advertising	0.6 (A)	0.6	0.7	0.4	0.6	x	x	59.5
Delivery expenses	2.3 (A)	3.5	1.8	4.2	3.2	x	x	75.7
Insurance	1.1 (A)	1.4	0.9	2.0	1.2	x	x	70.3
Other expenses	15.1 (A)	17.5	14.1	18.1	17.3	x	x	100.0
Total expenses	73.8 (A)	62.8	78.4	60.7	63.7	x	x	100.0
Net profit/loss	26.2 (A)	37.2	21.6	39.3	36.3	x	x	100.0

(continued)

R9950 Services to Buildings and Dwellings *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	96						
Gross operating revenue	133.6 (A)	78.2	188.6	43.4	110.2	x	x
Total expenses	97.8 (A)	47.2	148.2	22.2	70.2	x	x
Net profit	35.8 (A)	31.0	40.4	21.2	40.0	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	94						
Gross operating revenue	76.3 (A)	41.8	111.5	29.2	53.4	70.8	152.4
Total expenses	50.5 (A)	22.0	79.7	17.4	26.2	43.1	116.2
Net profit	25.8 (A)	19.8	31.8	11.8	27.2	27.4	36.2
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
	INCORPORATED BUSINESSES ONLY						
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	49.1 (B)	x	x	x	x	x	x
Total current assets	21.3 (B)	x	x	x	x	x	x
Accounts receivable	8.3 (A)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	13.1 (B)	x	x	x	x	x	x
Net fixed assets	22.9 (A)	x	x	x	x	x	x
Other assets and adjustments	4.8 (C)	x	x	x	x	x	x
Total liabilities	37.1 (A)	x	x	x	x	x	x
Total current liabilities	27.6 (A)	x	x	x	x	x	x
Current bank loans	0.4 (C)	x	x	x	x	x	x
Other current liabilities	27.2 (A)	x	x	x	x	x	x
Long-term bank loans	- (A)	x	x	x	x	x	x
Other liabilities and adjustments	9.5 (A)	x	x	x	x	x	x
Total equity	12.0 (C)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.8	x	x	x	x	x	x
Debt to equity ratio	3.1	x	x	x	x	x	x
Interest coverage ratio	18.3	x	x	x	x	x	x
Debt ratio	0.8	x	x	x	x	x	x
Revenue to equity ratio	14.9	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	230.3	x	x	x	x	x	x
Net profit to equity	331.8	x	x	x	x	x	x
Net fixed assets to equity	191.4	x	x	x	x	x	x
Gross margin	51.2	x	x	x	x	x	x
Return on total assets	85.7	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	16.9	x	x	x	x	x	x

R9953 Janitorial Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	30							
				(thousands of dollars)				
Revenue Range: Low value	25	25	179	25	72	179	x	
High value	5,000	179	5,000	72	179	x	5,000	
Selected Expense Items				(thousands of dollars)				
Gross operating revenue	132.5 (A)	79.4	185.7	44.7	114.0	x	x	100.0
Cost of goods sold	4.2 (A)	3.0	5.3	2.8	3.4	x	x	30.3
Purchases and materials	4.2 (A)	3.0	5.3	2.8	3.4	x	x	30.3
Closing inventory	- (A)	-	-	-	-	x	x	-
Opening inventory	- (A)	-	-	-	-	x	x	-
Wages, salaries and benefits	53.7 (B)	19.0	88.5	3.8	34.4	x	x	76.8
Direct	- (A)	-	-	-	-	x	x	-
Indirect	53.7 (B)	19.0	88.5	3.8	34.4	x	x	76.8
Occupancy expenses	9.2 (A)	8.0	10.4	5.9	10.0	x	x	97.0
Depreciation	3.1 (A)	2.7	3.6	2.9	2.4	x	x	90.9
Repairs and maintenance	0.6 (B)	1.1	0.2	0.7	1.5	x	x	48.5
Fuel and oil	0.2 (B)	0.4	0.1	0.1	0.7	x	x	15.2
Utilities	1.8 (A)	1.5	1.8	0.8	2.2	x	x	57.6
Rent	3.6 (B)	2.3	4.9	1.4	3.2	x	x	45.5
Financial expenses	4.7 (B)	2.0	7.4	1.0	3.1	x	x	93.9
Interest and bank charges	1.7 (A)	1.2	2.3	0.8	1.8	x	x	81.8
Professional fees	3.0 (B)	0.8	5.2	0.2	1.5	x	x	81.8
General expenses	5.3 (A)	4.4	6.3	2.9	5.9	x	x	93.9
Advertising	0.9 (B)	0.5	1.3	0.2	0.8	x	x	63.6
Delivery expenses	3.1 (A)	2.9	3.3	2.0	3.8	x	x	81.8
Insurance	1.3 (A)	1.0	1.7	0.7	1.3	x	x	66.7
Other expenses	19.4 (A)	12.1	26.7	6.3	18.0	x	x	100.0
Total expenses	98.6 (A)	48.5	144.7	22.2	74.7	x	x	100.0
Net profit/loss	35.9 (A)	30.9	41.0	22.5	39.3	x	x	100.0
Selected Expense Items				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	3.1 (A)	3.8	2.9	5.7	3.0	x	x	30.3
Purchases and materials	3.1 (A)	3.8	2.9	5.7	3.0	x	x	30.3
Closing inventory	- (A)	-	-	-	-	x	x	-
Opening inventory	- (A)	-	-	-	-	x	x	-
Wages, salaries and benefits	40.5 (A)	23.9	47.6	8.1	30.1	x	x	76.8
Direct	- (A)	-	-	-	-	x	x	-
Indirect	40.5 (A)	23.9	47.6	8.1	30.1	x	x	76.8
Occupancy expenses	6.9 (A)	10.0	5.6	13.2	8.8	x	x	97.0
Depreciation	2.4 (A)	3.4	1.9	6.5	2.1	x	x	90.9
Repairs and maintenance	0.5 (B)	1.4	0.1	1.5	1.3	x	x	48.5
Fuel and oil	0.2 (B)	0.5	-	0.3	0.6	x	x	15.2
Utilities	1.2 (A)	1.9	0.9	1.8	1.9	x	x	57.6
Rent	2.7 (A)	2.9	2.6	3.1	2.8	x	x	45.5
Financial expenses	3.6 (A)	2.6	4.0	2.3	2.7	x	x	93.9
Interest and bank charges	1.3 (A)	1.5	1.2	1.9	1.4	x	x	81.8
Professional fees	2.3 (A)	1.0	2.8	0.4	1.3	x	x	81.8
General expenses	4.0 (A)	5.5	3.4	6.4	5.1	x	x	93.9
Advertising	0.7 (A)	0.6	0.7	0.4	0.7	x	x	63.6
Delivery expenses	2.3 (B)	3.6	1.8	4.4	3.3	x	x	81.8
Insurance	1.0 (A)	1.2	0.9	1.5	1.1	x	x	66.7
Other expenses	14.7 (A)	15.3	14.4	14.1	15.8	x	x	100.0
Total expenses	72.9 (A)	61.1	77.9	49.7	65.5	x	x	100.0
Net profit/loss	27.1 (A)	38.9	22.1	50.3	34.5	x	x	100.0

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R9953 Janitorial Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	132.5 (A)	79.4	185.7	44.7	114.0	x	x
Total expenses	96.6 (A)	48.5	144.7	22.2	74.7	x	x
Net profit	35.9 (A)	30.9	41.0	22.5	39.3	x	x
Non-Profitable:							
Gross operating revenue	x (I)	x	x	x	x	x	x
Total expenses	x (I)	x	x	x	x	x	x
Net loss	x (I)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	93						
Gross operating revenue	72.7 (A)	40.4	105.7	29.2	52.2	89.2	142.1
Total expenses	46.0 (A)	22.2	70.5	17.4	27.1	37.0	103.9
Net profit	26.6 (A)	18.3	35.2	11.8	25.1	32.2	38.2
Non-Profitable:							
Gross operating revenue	x (I)	x	x	x	x	x	x
Total expenses	x (I)	x	x	x	x	x	x
Net loss	x (I)	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	45.5 (B)	x	x	x	x	x	x
Total current assets	21.0 (B)	x	x	x	x	x	x
Accounts receivable	8.4 (A)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	12.5 (B)	x	x	x	x	x	x
Net fixed assets	22.1 (A)	x	x	x	x	x	x
Other assets and adjustments	2.4 (C)	x	x	x	x	x	x
Total liabilities	38.8 (A)	x	x	x	x	x	x
Total current liabilities	27.5 (A)	x	x	x	x	x	x
Current bank loans	- (A)	x	x	x	x	x	x
Other current liabilities	27.5 (A)	x	x	x	x	x	x
Long-term bank loans	- (A)	x	x	x	x	x	x
Other liabilities and adjustments	9.3 (A)	x	x	x	x	x	x
Total equity	8.7 (C)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.8	x	x	x	x	x	x
Debt to equity ratio	4.2	x	x	x	x	x	x
Interest coverage ratio	18.1	x	x	x	x	x	x
Debt ratio	0.8	x	x	x	x	x	x
Revenue to equity ratio	20.5	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	317.4	x	x	x	x	x	x
Net profit to equity	463.0	x	x	x	x	x	x
Net fixed assets to equity	254.5	x	x	x	x	x	x
Gross margin	50.9	x	x	x	x	x	x
Return on total assets	93.5	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	17.3	x	x	x	x	x	x

R9960 Travel Services

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses in Sample (no.)	20							
			(thousands of dollars)					
Revenue Range: Low value	25	25	128	25	x	128	255	
High value	5,000	128	5,000	x	128	255	5,000	
Selected Expense Items			(thousands of dollars)					
Gross operating revenue	181.8 (A)	45.3	317.9	x	x	177.8	458.0	100.0
Cost of goods sold	8.5 (A)	1.4	15.6	x	x	5.2	26.1	27.8
Purchases and materials	8.2 (A)	1.4	15.0	x	x	5.2	24.8	27.8
Closing inventory	1.0 (A)	-	2.1	x	x	-	4.2	5.6
Opening inventory	1.4 (A)	-	2.7	x	x	-	5.5	5.6
Wages, salaries and benefits	58.7 (A)	6.2	107.2	x	x	53.0	161.4	88.7
Direct	- (A)	-	-	x	x	-	-	-
Indirect	58.7 (A)	6.2	107.2	x	x	53.0	161.4	88.7
Occupancy expenses	29.2 (A)	9.8	48.6	x	x	35.8	61.7	100.0
Depreciation	11.1 (A)	3.8	18.4	x	x	10.7	26.1	94.4
Repairs and maintenance	4.3 (A)	1.1	7.6	x	x	6.9	8.2	55.6
Fuel and oil	1.6 (A)	1.1	2.1	x	x	-	4.1	33.3
Utilities	5.2 (A)	1.5	9.0	x	x	5.9	12.2	83.3
Rent	7.0 (A)	2.4	11.8	x	x	12.1	11.1	88.7
Financial expenses	6.8 (A)	2.4	11.2	x	x	8.6	13.8	100.0
Interest and bank charges	3.7 (A)	1.0	6.3	x	x	5.1	7.8	94.4
Professional fees	3.1 (A)	1.4	4.9	x	x	3.6	6.2	94.4
General expenses	12.2 (A)	3.5	20.9	x	x	11.7	30.1	100.0
Advertising	4.4 (A)	1.2	7.6	x	x	5.9	9.2	83.3
Delivery expenses	4.9 (A)	1.7	8.1	x	x	5.0	11.2	88.9
Insurance	2.9 (A)	0.7	5.2	x	x	0.7	9.7	77.8
Other expenses	52.5 (A)	16.8	88.1	x	x	28.5	149.8	100.0
Total expenses	165.9 (A)	40.0	291.7	x	x	140.5	442.9	100.0
Net profit/loss	15.7 (A)	5.2	26.2	x	x	37.3	15.1	100.0
Selected Expense Items			(percent of gross operating revenues)					
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	4.7 (A)	3.0	4.9	x	x	2.9	5.7	27.8
Purchases and materials	4.5 (A)	3.0	4.7	x	x	2.9	5.4	27.8
Closing inventory	0.6 (A)	-	0.7	x	x	-	0.9	5.6
Opening inventory	0.8 (A)	-	0.9	x	x	-	1.2	5.6
Wages, salaries and benefits	31.2 (A)	13.7	33.7	x	x	29.8	35.2	88.7
Direct	- (A)	-	-	x	x	-	-	-
Indirect	31.2 (A)	13.7	33.7	x	x	29.8	35.2	88.7
Occupancy expenses	16.1 (A)	21.6	15.3	x	x	20.0	13.5	100.0
Depreciation	6.1 (A)	8.3	5.8	x	x	6.0	5.7	94.4
Repairs and maintenance	2.4 (A)	2.3	2.4	x	x	3.9	1.8	55.6
Fuel and oil	0.9 (A)	2.4	0.8	x	x	-	0.9	33.3
Utilities	2.9 (A)	3.2	2.8	x	x	3.3	2.7	83.3
Rent	3.9 (A)	5.3	3.6	x	x	6.8	2.4	88.7
Financial expenses	3.8 (A)	5.4	3.5	x	x	4.9	3.0	100.0
Interest and bank charges	2.0 (A)	2.3	2.0	x	x	2.9	1.7	94.4
Professional fees	1.7 (A)	3.0	1.5	x	x	2.0	1.4	94.4
General expenses	6.7 (A)	7.7	6.6	x	x	6.6	6.6	100.0
Advertising	2.4 (A)	2.6	2.4	x	x	3.3	2.0	83.3
Delivery expenses	2.7 (A)	3.6	2.6	x	x	2.8	2.4	88.9
Insurance	1.6 (A)	1.5	1.6	x	x	0.4	2.1	77.8
Other expenses	28.9 (A)	37.1	27.7	x	x	14.9	32.7	100.0
Total expenses	91.3 (A)	88.4	91.8	x	x	79.0	96.7	100.0
Net profit/loss	8.7 (A)	11.6	8.2	x	x	21.0	3.3	100.0

(continued)

R9960 Travel Services *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	72						
Gross operating revenue	161.4 (A)	49.8	300.4	x	x	x	x
Total expenses	132.4 (A)	41.7	245.2	x	x	x	x
Net profit	29.0 (A)	7.9	55.2	x	x	x	x
Non-Profitable:							
Gross operating revenue	233.3 (B)	x	x	x	x	x	x
Total expenses	251.5 (B)	x	x	x	x	x	x
Net loss	-18.2 (A)	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	78						
Gross operating revenue	397.1 (B)	x	x	x	x	x	x
Total expenses	369.6 (B)	x	x	x	x	x	x
Net profit	27.5 (B)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	168.6 (A)	x	x	x	x	x	x
Total expenses	179.4 (A)	x	x	x	x	x	x
Net loss	-10.8 (A)	x	x	x	x	x	x
		INCORPORATED BUSINESSES ONLY					
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	257	25	x	257	x
High value	5,000	257	5,000	x	257	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	254.7 (A)	200.8	308.8	x	x	x	x
Total current assets	112.8 (A)	73.1	152.2	x	x	x	x
Accounts receivable	69.0 (A)	47.7	90.4	x	x	x	x
Closing inventory	2.3 (A)	-	4.6	x	x	x	x
Other current assets	41.3 (A)	25.4	57.2	x	x	x	x
Net fixed assets	122.0 (A)	87.5	156.5	x	x	x	x
Other assets and adjustments	20.1 (A)	40.0	0.1	x	x	x	x
Total liabilities	245.8 (A)	207.9	283.3	x	x	x	x
Total current liabilities	110.3 (A)	108.8	113.8	x	x	x	x
Current bank loans	27.0 (A)	35.9	18.0	x	x	x	x
Other current liabilities	83.3 (A)	70.9	95.8	x	x	x	x
Long-term bank loans	3.8 (A)	7.7	-	x	x	x	x
Other liabilities and adjustments	131.5 (A)	93.5	169.5	x	x	x	x
Total equity	9.1 (A)	-7.3	25.5	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.0	0.7	1.3	x	x	x	x
Debt to equity ratio	27.1	-28.4	11.1	x	x	x	x
Interest coverage ratio	3.2	3.2	3.2	x	x	x	x
Debt ratio	1.0	1.0	0.9	x	x	x	x
Revenue to equity ratio	36.8	-26.0	16.7	x	x	x	x
Revenue to closing inventories ratio	146.8	x	104.2	x	x	x	x
				(percent)			
Current debt to equity	x	x	448.9	x	x	x	x
Net profit to equity	172.9	-199.5	65.8	x	x	x	x
Net fixed assets to equity	x	x	614.5	x	x	x	x
Gross margin	59.2	58.6	59.5	x	x	x	x
Return on total assets	8.9	10.5	7.9	x	x	x	x
				(days)			
Collection period-accounts receivable	75.5	91.4	69.2	x	x	x	x

R9961 Ticket and Travel Agencies

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10							
				(thousands of dollars)				
Revenue Range: Low value	25	25	108	25	x	108	x	
High value	5,000	108	5,000	x	108	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	144.1 (A)	42.6	245.6	x	x	x	x	100.0
Cost of goods sold	2.4 (A)	-	4.7	x	x	x	x	20.0
Purchases and materials	2.4 (A)	-	4.7	x	x	x	x	20.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	53.6 (A)	7.4	99.8	x	x	x	x	80.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	53.6 (A)	7.4	99.8	x	x	x	x	80.0
Occupancy expenses	18.2 (A)	8.0	28.5	x	x	x	x	100.0
Depreciation	5.3 (A)	3.5	7.1	x	x	x	x	100.0
Repairs and maintenance	0.7 (B)	0.7	0.7	x	x	x	x	40.0
Fuel and oil	0.5 (B)	1.0	-	x	x	x	x	30.0
Utilities	3.5 (A)	1.5	5.5	x	x	x	x	70.0
Rent	8.2 (A)	1.2	15.1	x	x	x	x	70.0
Financial expenses	6.4 (A)	1.5	11.3	x	x	x	x	100.0
Interest and bank charges	3.4 (A)	0.6	6.1	x	x	x	x	90.0
Professional fees	3.0 (A)	0.9	5.2	x	x	x	x	90.0
General expenses	9.2 (A)	3.0	15.4	x	x	x	x	100.0
Advertising	5.0 (A)	1.4	8.6	x	x	x	x	90.0
Delivery expenses	3.2 (A)	1.2	5.2	x	x	x	x	90.0
Insurance	0.9 (A)	0.4	1.5	x	x	x	x	70.0
Other expenses	29.1 (A)	15.6	42.5	x	x	x	x	100.0
Total expenses	118.8 (A)	35.5	202.2	x	x	x	x	100.0
Net profit/loss	25.3 (A)	7.1	43.5	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	1.6 (A)	-	1.9	x	x	x	x	20.0
Purchases and materials	1.6 (A)	-	1.9	x	x	x	x	20.0
Closing inventory	- (A)	-	-	x	x	x	x	-
Opening inventory	- (A)	-	-	x	x	x	x	-
Wages, salaries and benefits	37.2 (A)	17.4	40.6	x	x	x	x	80.0
Direct	- (A)	-	-	x	x	x	x	-
Indirect	37.2 (A)	17.4	40.6	x	x	x	x	80.0
Occupancy expenses	12.6 (A)	18.7	11.6	x	x	x	x	100.0
Depreciation	3.7 (A)	8.3	2.9	x	x	x	x	100.0
Repairs and maintenance	0.5 (B)	1.7	0.3	x	x	x	x	40.0
Fuel and oil	0.3 (B)	2.3	-	x	x	x	x	30.0
Utilities	2.4 (A)	3.5	2.2	x	x	x	x	70.0
Rent	5.7 (A)	2.9	6.1	x	x	x	x	70.0
Financial expenses	4.4 (A)	3.5	4.6	x	x	x	x	100.0
Interest and bank charges	2.3 (A)	1.5	2.5	x	x	x	x	90.0
Professional fees	2.1 (A)	2.0	2.1	x	x	x	x	90.0
General expenses	6.4 (A)	7.0	6.3	x	x	x	x	100.0
Advertising	3.5 (A)	3.3	3.5	x	x	x	x	90.0
Delivery expenses	2.2 (A)	2.9	2.1	x	x	x	x	90.0
Insurance	0.7 (A)	0.9	0.6	x	x	x	x	70.0
Other expenses	20.2 (A)	38.6	17.3	x	x	x	x	100.0
Total expenses	82.4 (A)	83.2	82.3	x	x	x	x	100.0
Net profit/loss	17.6 (A)	16.8	17.7	x	x	x	x	100.0

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R9961 Ticket and Travel Agencies *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	92						
Gross operating revenue	134.8 (A)	42.6	243.9	x	x	x	x
Total expenses	107.2 (A)	35.5	192.2	x	x	x	x
Net profit	27.5 (A)	7.1	51.8	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	198.2 (A)	x	x	x	x	x	x
Total current assets	134.9 (A)	x	x	x	x	x	x
Accounts receivable	113.9 (A)	x	x	x	x	x	x
Closing inventory	- (A)	x	x	x	x	x	x
Other current assets	21.0 (A)	x	x	x	x	x	x
Net fixed assets	24.8 (A)	x	x	x	x	x	x
Other assets and adjustments	38.6 (A)	x	x	x	x	x	x
Total liabilities	215.7 (A)	x	x	x	x	x	x
Total current liabilities	173.7 (A)	x	x	x	x	x	x
Current bank loans	53.3 (A)	x	x	x	x	x	x
Other current liabilities	120.4 (A)	x	x	x	x	x	x
Long-term bank loans	7.8 (A)	x	x	x	x	x	x
Other liabilities and adjustments	34.2 (A)	x	x	x	x	x	x
Total equity	-19.5 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	0.8	x	x	x	x	x	x
Debt to equity ratio	-11.1	x	x	x	x	x	x
Interest coverage ratio	4.8	x	x	x	x	x	x
Debt ratio	1.1	x	x	x	x	x	x
Revenue to equity ratio	-14.2	x	x	x	x	x	x
Revenue to closing inventories ratio	x	x	x	x	x	x	x
				(percent)			
Current debt to equity	-892.5	x	x	x	x	x	x
Net profit to equity	-150.7	x	x	x	x	x	x
Net fixed assets to equity	-127.2	x	x	x	x	x	x
Gross margin	51.7	x	x	x	x	x	x
Return on total assets	18.8	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	149.9	x	x	x	x	x	x

R9962 Tour Wholesalers and Operators

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
				(thousands of dollars)					
Revenue Range: Low value	25		25	141	25	x	141	x	
High value	5,000		141	5,000	x	141	x	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)					
Gross operating revenue	232.9	(A)	52.4	413.3	x	x	x	x	100.0
Cost of goods sold	16.9	(A)	3.2	30.6	x	x	x	x	37.5
Purchases and materials	16.2	(A)	3.2	29.1	x	x	x	x	37.5
Closing inventory	2.5	(A)	-	5.0	x	x	x	x	12.5
Opening inventory	3.2	(A)	-	6.5	x	x	x	x	12.5
Wages, salaries and benefits	60.9	(A)	-	121.8	x	x	x	x	50.0
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	60.9	(A)	-	121.8	x	x	x	x	50.0
Occupancy expenses	44.2	(A)	18.1	70.4	x	x	x	x	100.0
Depreciation	18.9	(A)	6.1	31.8	x	x	x	x	87.5
Repairs and maintenance	9.2	(A)	5.1	13.3	x	x	x	x	75.0
Fuel and oil	3.0	(A)	1.2	4.9	x	x	x	x	37.5
Utilities	7.7	(A)	1.8	13.7	x	x	x	x	100.0
Rent	5.4	(A)	4.0	6.8	x	x	x	x	62.5
Financial expenses	7.4	(A)	3.6	11.2	x	x	x	x	100.0
Interest and bank charges	4.1	(A)	1.2	7.0	x	x	x	x	100.0
Professional fees	3.3	(A)	2.3	4.2	x	x	x	x	100.0
General expenses	16.3	(A)	4.8	27.7	x	x	x	x	100.0
Advertising	3.5	(A)	0.8	6.2	x	x	x	x	75.0
Delivery expenses	7.2	(A)	3.0	11.3	x	x	x	x	87.5
Insurance	5.6	(A)	1.0	10.2	x	x	x	x	87.5
Other expenses	84.5	(A)	13.8	155.3	x	x	x	x	100.0
Total expenses	230.3	(A)	43.5	417.0	x	x	x	x	100.0
Net profit/loss	2.6	(B)	8.9	-3.7	x	x	x	x	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)					
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	7.3	(A)	6.1	7.4	x	x	x	x	37.5
Purchases and materials	6.9	(A)	6.1	7.0	x	x	x	x	37.5
Closing inventory	1.1	(A)	-	1.2	x	x	x	x	12.5
Opening inventory	1.4	(A)	-	1.8	x	x	x	x	12.5
Wages, salaries and benefits	26.1	(A)	-	29.5	x	x	x	x	50.0
Direct	-	(A)	-	-	x	x	x	x	-
Indirect	26.1	(A)	-	29.5	x	x	x	x	50.0
Occupancy expenses	19.0	(A)	34.5	17.0	x	x	x	x	100.0
Depreciation	8.1	(A)	11.7	7.7	x	x	x	x	87.5
Repairs and maintenance	3.9	(A)	9.7	3.2	x	x	x	x	75.0
Fuel and oil	1.3	(A)	2.3	1.2	x	x	x	x	37.5
Utilities	3.3	(A)	3.1	3.3	x	x	x	x	100.0
Rent	2.3	(A)	7.7	1.7	x	x	x	x	62.5
Financial expenses	3.2	(A)	6.8	2.7	x	x	x	x	100.0
Interest and bank charges	1.8	(A)	2.4	1.7	x	x	x	x	100.0
Professional fees	1.4	(A)	4.5	1.0	x	x	x	x	100.0
General expenses	7.0	(A)	9.2	6.7	x	x	x	x	100.0
Advertising	1.5	(A)	1.5	1.5	x	x	x	x	75.0
Delivery expenses	3.1	(A)	5.7	2.7	x	x	x	x	87.5
Insurance	2.4	(A)	2.0	2.5	x	x	x	x	87.5
Other expenses	36.3	(A)	26.3	37.6	x	x	x	x	100.0
Total expenses	98.9	(A)	83.0	100.9	x	x	x	x	100.0
Net profit/loss	1.1	(B)	17.0	-0.9	x	x	x	x	100.0

(continued)

R9962 Tour Wholesalers and Operators *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	x						
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net profit	x ()	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	10						
				(thousands of dollars)			
Revenue Range: Low value	25	25	x	25	x	x	x
High value	5,000	x	5,000	x	x	x	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	311.1 (A)	x	x	x	x	x	x
Total current assets	91.1 (A)	x	x	x	x	x	x
Accounts receivable	25.8 (A)	x	x	x	x	x	x
Closing inventory	4.5 (A)	x	x	x	x	x	x
Other current assets	60.9 (A)	x	x	x	x	x	x
Net fixed assets	215.9 (A)	x	x	x	x	x	x
Other assets and adjustments	4.1 (A)	x	x	x	x	x	x
Total liabilities	274.5 (A)	x	x	x	x	x	x
Total current liabilities	49.0 (A)	x	x	x	x	x	x
Current bank loans	1.5 (A)	x	x	x	x	x	x
Other current liabilities	47.5 (A)	x	x	x	x	x	x
Long-term bank loans	- (A)	x	x	x	x	x	x
Other liabilities and adjustments	225.4 (A)	x	x	x	x	x	x
Total equity	36.6 (A)	x	x	x	x	x	x
FINANCIAL RATIOS				(times)			
Current ratio	1.9	x	x	x	x	x	x
Debt to equity ratio	7.5	x	x	x	x	x	x
Interest coverage ratio	1.4	x	x	x	x	x	x
Debt ratio	0.9	x	x	x	x	x	x
Revenue to equity ratio	10.6	x	x	x	x	x	x
Revenue to closing inventories ratio	86.3	x	x	x	x	x	x
				(percent)			
Current debt to equity	133.9	x	x	x	x	x	x
Net profit to equity	6.8	x	x	x	x	x	x
Net fixed assets to equity	589.5	x	x	x	x	x	x
Gross margin	64.4	x	x	x	x	x	x
Return on total assets	2.9	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	24.2	x	x	x	x	x	x

R9990 Other Services n.e.c.

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	x	25	x	x	x	
High value	5,000		x	5,000	x	x	x	5,000	
SELECTED EXPENSE ITEMS					(thousands of dollars)				
Gross operating revenue	51.1	(A)	x	x	x	x	x	x	100.0
Cost of goods sold	7.6	(B)	x	x	x	x	x	x	36.4
Purchases and materials	7.5	(B)	x	x	x	x	x	x	36.4
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	0.1	(B)	x	x	x	x	x	x	9.1
Wages, salaries and benefits	5.9	(B)	x	x	x	x	x	x	18.2
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	5.9	(B)	x	x	x	x	x	x	18.2
Occupancy expenses	4.6	(B)	x	x	x	x	x	x	100.0
Depreciation	0.8	(A)	x	x	x	x	x	x	63.6
Repairs and maintenance	0.4	(B)	x	x	x	x	x	x	45.5
Fuel and oil	0.1	(B)	x	x	x	x	x	x	9.1
Utilities	1.8	(A)	x	x	x	x	x	x	90.9
Rent	1.5	(B)	x	x	x	x	x	x	63.6
Financial expenses	1.1	(B)	x	x	x	x	x	x	81.8
Interest and bank charges	0.5	(B)	x	x	x	x	x	x	63.6
Professional fees	0.5	(B)	x	x	x	x	x	x	54.5
General expenses	8.4	(A)	x	x	x	x	x	x	100.0
Advertising	0.9	(B)	x	x	x	x	x	x	54.5
Delivery expenses	6.2	(B)	x	x	x	x	x	x	72.7
Insurance	1.2	(A)	x	x	x	x	x	x	72.7
Other expenses	11.2	(A)	x	x	x	x	x	x	100.0
Total expenses	38.8	(A)	x	x	x	x	x	x	100.0
Net profit/loss	12.3	(B)	x	x	x	x	x	x	100.0
SELECTED EXPENSE ITEMS					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	14.9	(B)	x	x	x	x	x	x	36.4
Purchases and materials	14.6	(B)	x	x	x	x	x	x	36.4
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	0.2	(B)	x	x	x	x	x	x	9.1
Wages, salaries and benefits	11.6	(B)	x	x	x	x	x	x	18.2
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	11.6	(B)	x	x	x	x	x	x	18.2
Occupancy expenses	9.1	(A)	x	x	x	x	x	x	100.0
Depreciation	1.6	(A)	x	x	x	x	x	x	63.6
Repairs and maintenance	0.7	(B)	x	x	x	x	x	x	45.5
Fuel and oil	0.2	(B)	x	x	x	x	x	x	9.1
Utilities	3.6	(A)	x	x	x	x	x	x	90.9
Rent	2.9	(B)	x	x	x	x	x	x	63.6
Financial expenses	2.1	(B)	x	x	x	x	x	x	81.8
Interest and bank charges	1.0	(B)	x	x	x	x	x	x	63.6
Professional fees	1.1	(B)	x	x	x	x	x	x	54.5
General expenses	16.3	(B)	x	x	x	x	x	x	100.0
Advertising	1.7	(B)	x	x	x	x	x	x	54.5
Delivery expenses	12.2	(B)	x	x	x	x	x	x	72.7
Insurance	2.4	(B)	x	x	x	x	x	x	72.7
Other expenses	22.0	(A)	x	x	x	x	x	x	100.0
Total expenses	75.9	(A)	x	x	x	x	x	x	100.0
Net profit/loss	24.1	(A)	x	x	x	x	x	x	100.0

(continued)

R9990 Other Services n.e.c. *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	51.1 (A)	x	x	x	x	x	x
Total expenses	38.8 (A)	x	x	x	x	x	x
Net profit	12.3 (B)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	100						
Gross operating revenue	108.8 (A)	32.1	185.4	30.0	34.2	53.1	317.7
Total expenses	88.9 (A)	22.6	155.2	17.8	27.4	28.5	281.9
Net profit	19.8 (A)	9.5	30.2	12.2	6.7	24.6	35.8
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

R9999 Other Services n.e.c.

	Total		Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
Businesses In Sample (no.)	10								
					(thousands of dollars)				
Revenue Range: Low value	25		25	x	25	x	x	x	
High value	5,000		x	5,000	x	x	x	5,000	
Selected Expense Items					(thousands of dollars)				
Gross operating revenue	51.1	(A)	x	x	x	x	x	x	100.0
Cost of goods sold	7.6	(B)	x	x	x	x	x	x	36.4
Purchases and materials	7.5	(B)	x	x	x	x	x	x	36.4
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	0.1	(B)	x	x	x	x	x	x	9.1
Wages, salaries and benefits	5.9	(B)	x	x	x	x	x	x	18.2
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	5.9	(B)	x	x	x	x	x	x	18.2
Occupancy expenses	4.6	(B)	x	x	x	x	x	x	100.0
Depreciation	0.8	(A)	x	x	x	x	x	x	63.6
Repairs and maintenance	0.4	(B)	x	x	x	x	x	x	45.5
Fuel and oil	0.1	(B)	x	x	x	x	x	x	9.1
Utilities	1.8	(A)	x	x	x	x	x	x	90.9
Rent	1.5	(B)	x	x	x	x	x	x	63.6
Financial expenses	1.1	(B)	x	x	x	x	x	x	81.8
Interest and bank charges	0.5	(B)	x	x	x	x	x	x	63.6
Professional fees	0.5	(B)	x	x	x	x	x	x	54.5
General expenses	8.4	(A)	x	x	x	x	x	x	100.0
Advertising	0.9	(B)	x	x	x	x	x	x	54.5
Delivery expenses	6.2	(B)	x	x	x	x	x	x	72.7
Insurance	1.2	(A)	x	x	x	x	x	x	72.7
Other expenses	11.2	(A)	x	x	x	x	x	x	100.0
Total expenses	38.8	(A)	x	x	x	x	x	x	100.0
Net profit/loss	12.3	(B)	x	x	x	x	x	x	100.0
Selected Expense Items					(percent of gross operating revenues)				
Gross operating revenue	100.0	(A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	14.9	(B)	x	x	x	x	x	x	36.4
Purchases and materials	14.6	(B)	x	x	x	x	x	x	36.4
Closing inventory	-	(A)	x	x	x	x	x	x	-
Opening inventory	0.2	(B)	x	x	x	x	x	x	9.1
Wages, salaries and benefits	11.6	(B)	x	x	x	x	x	x	18.2
Direct	-	(A)	x	x	x	x	x	x	-
Indirect	11.6	(B)	x	x	x	x	x	x	18.2
Occupancy expenses	9.1	(A)	x	x	x	x	x	x	100.0
Depreciation	1.6	(A)	x	x	x	x	x	x	63.6
Repairs and maintenance	0.7	(B)	x	x	x	x	x	x	45.5
Fuel and oil	0.2	(B)	x	x	x	x	x	x	9.1
Utilities	3.6	(A)	x	x	x	x	x	x	90.9
Rent	2.9	(B)	x	x	x	x	x	x	63.6
Financial expenses	2.1	(B)	x	x	x	x	x	x	81.8
Interest and bank charges	1.0	(B)	x	x	x	x	x	x	63.6
Professional fees	1.1	(B)	x	x	x	x	x	x	54.5
General expenses	16.3	(B)	x	x	x	x	x	x	100.0
Advertising	1.7	(B)	x	x	x	x	x	x	54.5
Delivery expenses	12.2	(B)	x	x	x	x	x	x	72.7
Insurance	2.4	(B)	x	x	x	x	x	x	72.7
Other expenses	22.0	(A)	x	x	x	x	x	x	100.0
Total expenses	75.9	(A)	x	x	x	x	x	x	100.0
Net profit/loss	24.1	(A)	x	x	x	x	x	x	100.0

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R9999 Other Services n.e.c. *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	100						
Gross operating revenue	51.1 (A)	x	x	x	x	x	x
Total expenses	38.8 (A)	x	x	x	x	x	x
Net profit	12.3 (B)	x	x	x	x	x	x
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x
1993							
Profitable:							
Percent of businesses	100						
Gross operating revenue	108.8 (A)	32.1	185.4	30.0	34.2	53.1	317.7
Total expenses	88.9 (A)	22.6	155.2	17.8	27.4	28.5	281.9
Net profit	19.8 (A)	9.5	30.2	12.2	6.7	24.6	35.8
Non-Profitable:							
Gross operating revenue	x ()	x	x	x	x	x	x
Total expenses	x ()	x	x	x	x	x	x
Net loss	x ()	x	x	x	x	x	x

Z0000 Total All Industries

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%	Percent of Businesses Reporting Item
BUSINESSES IN SAMPLE (no.)	750							
				(thousands of dollars)				
Revenue Range: Low value	25	25	63	25	36	63	153	
High value	5,000	63	5,000	36	63	153	5,000	
SELECTED EXPENSE ITEMS				(thousands of dollars)				
Gross operating revenue	156.6 (A)	41.6	271.7	32.1	51.0	104.3	439.0	100.0
Cost of goods sold	36.3 (B)	3.9	68.6	3.3	4.5	18.2	119.3	46.1
Purchases and materials	39.6 (B)	3.2	76.0	2.1	4.3	19.4	132.6	45.6
Closing inventory	10.8 (C)	0.2	21.5	0.1	0.2	3.5	39.5	17.1
Opening inventory	7.6 (C)	0.9	14.3	1.4	0.4	2.3	26.3	15.2
Wages, salaries and benefits	31.9 (A)	3.7	60.0	1.0	6.4	19.6	100.5	68.4
Direct	1.7 (B)	-	3.3	-	-	0.6	6.0	3.5
Indirect	30.2 (A)	3.7	56.7	1.0	6.4	19.0	94.4	66.1
Occupancy expenses	23.1 (A)	7.7	38.5	8.8	6.6	16.2	60.8	97.6
Depreciation	9.0 (A)	2.8	15.2	3.4	2.2	6.0	24.5	85.9
Repairs and maintenance	3.1 (A)	0.8	5.4	0.2	1.3	1.9	8.8	59.2
Fuel and oil	1.3 (A)	0.8	2.1	1.0	0.2	0.4	3.7	18.1
Utilities	4.6 (A)	0.9	8.3	0.4	1.4	4.0	12.5	78.8
Rent	5.1 (A)	2.8	7.6	3.7	1.5	3.8	11.3	51.5
Financial expenses	15.1 (B)	1.7	28.5	0.8	2.8	6.1	50.8	93.2
Interest and bank charges	10.6 (C)	0.5	20.8	0.2	0.8	4.0	37.6	80.4
Professional fees	4.4 (B)	1.2	7.7	0.4	2.0	2.2	13.3	80.8
General expenses	8.5 (A)	5.0	12.0	5.9	4.0	5.6	18.5	90.5
Advertising	2.3 (B)	0.6	4.0	0.1	1.0	1.0	7.1	60.4
Delivery expenses	4.1 (A)	3.5	4.7	4.5	2.4	2.9	6.5	62.0
Insurance	2.1 (A)	1.0	3.3	1.3	0.6	1.6	4.9	72.5
Other expenses	27.0 (A)	6.0	48.1	4.2	7.8	19.1	77.0	99.1
Total expenses	141.9 (A)	28.0	255.9	23.8	32.1	84.8	427.0	100.0
Net profit/loss	14.7 (C)	13.6	15.8	8.3	18.9	19.5	12.1	100.0
SELECTED EXPENSE ITEMS				(percent of gross operating revenues)				
Gross operating revenue	100.0 (A)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cost of goods sold	23.2 (A)	9.4	25.3	10.4	8.7	17.4	27.2	46.1
Purchases and materials	25.3 (B)	7.6	28.0	6.4	8.3	18.6	30.2	45.6
Closing inventory	6.9 (C)	0.5	7.9	0.5	0.5	3.3	9.0	17.1
Opening inventory	4.8 (C)	2.2	5.2	4.4	0.9	2.2	6.0	15.2
Wages, salaries and benefits	20.4 (A)	9.0	22.1	3.2	12.6	18.8	22.9	68.4
Direct	1.1 (B)	-	1.2	-	-	0.6	1.4	3.5
Indirect	19.3 (A)	8.9	20.9	3.2	12.5	18.3	21.5	66.1
Occupancy expenses	14.7 (A)	18.5	14.2	27.3	13.0	15.5	13.9	97.6
Depreciation	5.8 (A)	6.8	5.6	10.5	4.4	5.7	5.6	85.9
Repairs and maintenance	2.0 (A)	1.9	2.0	0.8	2.6	1.8	2.0	59.2
Fuel and oil	0.9 (A)	1.5	0.8	3.2	0.5	0.4	0.8	18.1
Utilities	2.9 (A)	2.2	3.0	1.4	2.7	3.9	2.8	78.8
Rent	3.2 (A)	6.2	2.8	11.4	2.9	3.7	2.6	51.5
Financial expenses	9.6 (B)	4.1	10.5	1.8	5.5	5.9	11.6	93.2
Interest and bank charges	6.8 (B)	1.2	7.6	0.6	1.6	3.8	8.6	80.4
Professional fees	2.8 (B)	2.8	2.8	1.2	3.9	2.1	3.0	80.8
General expenses	5.4 (A)	12.0	4.4	18.5	7.9	5.3	4.2	90.5
Advertising	1.5 (B)	1.3	1.5	0.4	1.9	1.0	1.6	60.4
Delivery expenses	2.6 (A)	8.4	1.7	14.1	4.7	2.8	1.5	62.0
Insurance	1.3 (A)	2.3	1.2	3.9	1.3	1.6	1.1	72.5
Other expenses	17.3 (A)	14.4	17.7	13.0	15.2	18.3	17.5	99.1
Total expenses	90.6 (A)	67.3	94.2	74.3	62.9	81.3	97.2	100.0
Net profit/loss	9.4 (C)	32.7	5.8	25.7	37.1	18.7	2.8	100.0

(continued)

Z0000 Total All Industries *(concluded)*

	Total	Lower Half 50%	Upper Half 50%	Bottom Quartile 25%	Lower Middle 25%	Upper Middle 25%	Top Quartile 25%
PROFITABLE VS NON-PROFITABLE BUSINESSES				(thousands of dollars)			
1995							
Profitable:							
Percent of businesses	78						
Gross operating revenue	135.5 (A)	41.2	249.3	32.2	51.2	100.0	401.5
Total expenses	103.3 (A)	23.2	200.0	22.3	24.2	65.5	337.2
Net profit	32.1 (A)	18.0	49.2	9.9	26.9	34.5	64.3
Non-Profitable:							
Gross operating revenue	231.8 (B)	43.8	325.7	31.2	50.3	115.0	526.5
Total expenses	278.7 (B)	55.6	390.6	37.8	64.6	132.9	636.2
Net loss	-47.2 (C)	-11.7	-64.9	-6.6	-14.4	-18.0	-109.7
1993							
Profitable:							
Percent of businesses	71						
Gross operating revenue	231.3 (A)	56.8	430.5	36.7	76.3	167.2	748.5
Total expenses	200.2 (A)	36.2	365.4	23.2	52.7	137.0	695.2
Net profit	31.0 (A)	18.8	45.2	13.4	23.6	30.2	63.3
Non-Profitable:							
Gross operating revenue	241.8 (A)	56.8	375.5	36.4	79.4	160.3	524.1
Total expenses	262.8 (A)	71.7	400.8	46.6	99.5	174.2	557.3
Net loss	-20.9 (A)	-14.9	-25.3	-10.2	-20.1	-13.8	-33.2
				INCORPORATED BUSINESSES ONLY			
BUSINESSES IN SAMPLE (no.)	340						
				(thousands of dollars)			
Revenue Range: Low value	25	25	152	25	63	152	224
High value	5,000	152	5,000	63	152	224	5,000
BALANCE SHEET				(thousands of dollars)			
Total assets	535.8 (B)	237.9	833.7	252.5	223.3	365.4	1,301.9
Total current assets	118.1 (B)	42.7	193.6	12.7	72.7	73.0	314.2
Accounts receivable	23.2 (B)	4.7	41.8	1.0	8.3	8.1	75.2
Closing inventory	23.4 (C)	2.1	44.7	0.1	4.0	23.3	66.1
Other current assets	71.6 (B)	35.9	107.2	11.5	60.4	41.6	172.8
Net fixed assets	201.8 (B)	65.9	337.3	24.9	108.9	191.9	482.8
Other assets and adjustments	216.0 (C)	129.4	302.7	214.9	43.8	100.5	505.0
Total liabilities	312.5 (B)	93.4	531.8	25.5	161.3	239.4	823.7
Total current liabilities	86.3 (B)	27.9	148.7	10.9	45.0	67.7	229.7
Current bank loans	18.9 (C)	3.2	34.6	0.1	8.2	5.5	63.8
Other current liabilities	69.4 (B)	24.8	114.0	10.7	36.8	62.2	165.9
Long-term bank loans	13.8 (B)	3.2	24.4	0.1	6.4	20.1	28.8
Other liabilities and adjustments	210.4 (B)	62.2	358.5	14.6	109.9	151.8	565.4
Total equity	223.3 (B)	144.5	302.1	227.0	62.0	126.0	478.2
FINANCIAL RATIOS				(times)			
Current ratio	1.3	1.5	1.3	1.2	1.6	1.1	1.4
Debt to equity ratio	1.4	0.6	1.8	0.1	2.6	1.9	1.7
Interest coverage ratio	x	x	x	x	x	x	x
Debt ratio	0.6	0.4	0.6	0.1	0.7	0.7	0.6
Revenue to equity ratio	1.2	0.6	1.6	0.3	1.9	1.6	1.6
Revenue to closing inventories ratio	11.9	42.5	10.5	493.5	29.3	8.5	11.2
				(percent)			
Current debt to equity	39.5	19.3	49.2	4.8	72.5	53.7	48.0
Net profit to equity	x	x	x	x	x	x	x
Net fixed assets to equity	90.3	45.6	111.7	11.0	172.2	152.3	101.0
Gross margin	52.9	66.0	50.5	84.4	56.8	63.3	47.1
Return on total assets	x	x	x	x	x	x	x
				(days)			
Collection period-accounts receivable	30.3	19.8	32.3	6.5	26.0	14.9	36.9